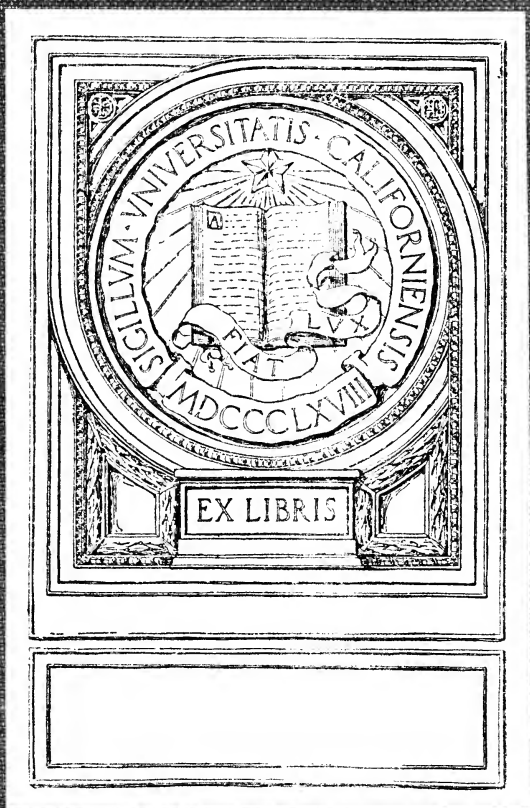


UC-NRLF



**MANUAL
OF
COMPENSATION AND LIABILITY
INSURANCE**

RULES AND RATES



MANUAL
OF
COMPENSATION AND LIABILITY
INSURANCE

RULES AND RATES

Issued by
Workmen's Compensation Service Bureau
New York

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M7C2
1916

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SYMBOLS FOR COMP. RATES AND THEIR VALUES.

AA..... .04	BG..... .63	CO2.27	DV8.68
AB..... .05	BH..... .66	CP.....2.39	DW.....9.09
AC..... .07	BJ..... .69	CQ.....2.51	DX.....9.54
AD..... .08	BK.72	CR2.63	DY9.98
AE..... .10	BL..(x). .75	CS.....2.74	DZ....10.45
AF..... .11	BM..... .77	CT.....2.89	EA10.95
AG..... .13	BO..... .80	CV3.01	EB ...11.45
AH..... .14	BP..... .83	CW.....3.16	EC(x).11.98
AJ..... .16	BQ..... .86	CX3.30	ED ...12.56
AK..... .17	BR..... .92	CY3.45	EE ...13.15
AL..... .19	BS..... .95	CZ3.63	EF ...13.77
AM..... .20	BT1.01	DA3.80	EG ...14.42
AO..... .22	BV1.04	DB3.98	EH...15.09
AP..... .23	BW....1.10	DC4.16	EJ....15.80
AQ..... .25	BX (xx) 1.16	DD.(x) 4.36	EK ...16.56
AR..... .26	BY1.22	DE4.57	EL. ...17.33
AS..... .27	BZ1.27	DF4.77	EM...18.15
AT..... .29	CA1.33	DG.(x) 5.01	EO ...19.00
AV..... .30	CB1.39	DH5.24	EP...19.91
AW..... .33	CC1.45	DJ.....5.48	EQ ...20.85
AX..... .36	CD1.51	DK5.74	ER...21.82
AY..... .39	CE1.60	DL6.01	ES ...22.85
AZ..... .42	CF1.66	DM6.30	ET...23.94
BA..... .45	CG1.74	DO6.60	EV...25.09
BB..... .48	CH1.80	DP6.89	EW ...26.26
BC..... .51	CJ.....1.89	DQ7.21	EX ...27.50
BD..... .54	CK.....1.98	DR.(x) 7.57	EY ...28.79
BE..... .57	CL2.10	DS7.92	EZ ...30.15
BF..... .60	CM.....2.19	DT8.30	

(x) Means printed rate is subject to exceptions, for which see rate sheet "Exceptions—Comp."

(xx) Means refer to rate sheet entitled "Classifications in Basic Manual not available in this State."



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EXCEPTIONS—GENERAL RULES.

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Payroll Rules for Compensation Policies.

Amend the first paragraph, page 7 of the Manual to read:

The Compensation rates in this Manual shall be applicable to the remuneration of all employees of the assured without exception, and also to the entire remuneration of employees of sub-contractors, which remuneration may be divided into classifications where specifically permitted or directed by these rules, but not otherwise (if the assured cannot furnish the remuneration of employees of sub-contractors, one-third of the contract price of the sub-contracted work shall be considered as the remuneration of employees of sub-contractors). No premium charge, however, shall be made on the remuneration of the employees of any sub-contractor, if the assured shall furnish the Company with a certificate showing conclusively that such sub-contractors have maintained compensation insurance covering their entire liability for compensation during the period that the compensation policy of the assured was in force. Under no circumstances shall a compensation policy be written on any part of a plant leaving another part of the plant uninsured. The following specific rules shall govern the treatment of payroll as the basis of premium for compensation policies.

Division of Payroll.

Amend paragraph "1" page 7 of the Manual, to read:

The operative procedure within a given plant shall not be subject to division into several manual classifications where the employees are engaged, or the different operations are conducted in such a manner that they are all brought together, the employees being commonly exposed to the general hazard of the enterprise which is best represented by its governing classification. Under such circumstances, the place of the work of the employees is such that they are subjected to the common hazard whether or not the employees are interchangeable and the governing classification must apply to all without sub-division.

If, however, there are *distinct enterprises*, conducted in a given plant by the same employer and the *entire work in each enterprise* is conducted either in a *separate building* or on a *separate floor or floors of a building*, or on the *same floor in separate departments divided by partitions without interchange of labor*, the employer conducting each of such enterprises as a *separate undertaking* with *separate records of payroll*, then such separate undertakings shall each be classified according to the Manual and the proper premium rate applied to each. *Any operation, normally prevailing in the business covered by the governing classification as defined, cannot be treated as a separate enterprise within the meaning of the rule.*

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Exceptions—General Rules (Continued.)

Estimated Wages.

Amend the rule page 6 of the Manual, under the above heading, by adding the following paragraph:

There shall be incorporated in every compensation policy a provision for the inclusion of minimum amounts in computing wages to represent the value of board or lodging furnished by the employer, said amounts to be not less than the following:

- Where board only is furnished.....\$12.50 per month.
- Where lodging only is furnished..... 3.50 per month.
- Where both board and lodging are furnished ... 16.00 per month.

Executive Officers.

Amend the second paragraph of section 3, page 8 of the Manual to read:

1. The inclusion or exclusion of any executive officer or officers or members of a co-partnership or individual employers from the coverage of the policy shall be optional with the carrier, but such inclusion or exclusion must be plainly stated in the policy.
2. If included in the coverage of the policy the premium basis for such executive officer or officers, members of a co-partnership or individual employers must be stated in the payroll; but not in excess of \$1,666.66 each.
3. The rate to be charged for such executive officer or officers, members of a co-partnership or individual employers shall be the rate of the governing classification in the event that such individuals are exposed to the operative hazard of the business. If not so exposed the rate shall be as expressed in the Manual for clerical office employees.

Add additional paragraph No. 13, to "Payroll Rules for Compensation policies," page 11 of the Manual:

Section 30 of the California Workmen's Compensation Law provides that the general or principal contractors shall be responsible for compensation to employees of sub-contractors. In view of this the compensation rates in this Manual shall be applicable to the entire remuneration of employees of sub-contractors, except that no premium charge shall be made on the remuneration of the employees of any sub-contractor, if the general or principal contractor shall furnish the Company with a certificate showing conclusively that such sub-contractors have maintained compensation insurance covering their entire liability for compensation during the period that the compensation policy of the principal or general contractor was in force. If the principal or general contractor cannot furnish the remuneration of employees of

Exceptions—General Rules (Continued.)

sub-contractors, one-third of the contract price of the sub-contracted work shall be considered as the remuneration of employees of sub-contractors.

The above rule shall not apply to contracts for piecework in manufacturing plants. In manufacturing plants the entire amount paid for such piecework shall be included as payroll.

Medical Aid.

Insert the following after the first paragraph, page 13 of the Manual:

It is permissible for the insurance carrier to enter into an agreement with any assured having permanent and properly equipped hospital and medical service to pay to such assured for furnishing medical and hospital treatment and service, as is required under the California Act, including transportation charges, an amount not exceeding 10% for classifications applying to construction work and the operation, maintenance and extension of electric light and power and telegraph and telephone lines, and 15% in all other classifications, of the total premium earned by the carrier under the assured's policy at full Manual rates.

Minimum Premiums.

Amend page 15 of the Manual under the above heading by the addition of the following:

	Minimum Premiums
Clerical Office Work Only.....	\$5.00
Mining and Milling.....	25.00
Schools	5.00

CALIFORNIA.

EXCEPTIONS—COMP.

	Symbol	Comp. Rate
Bean Sorting and Handling	BL	2.27
Clay or Shale Mining—with shafts, tunnels or drifts	DR	5.75
Coal Mining	—	8.62
Copper Mining	DR	5.75
Feldspar Mining	DR	5.75
Firemen—for rate for this class of risk, refer to H. O.		
Gold Mining	DR	5.75
Gold Mining by hydraulic process	DG	5.75
Graphite Mining	DR	5.75
Gypsum Mining	DR	5.75
Iron Mining—with shafts, tunnels or drifts	EC	5.75
Iron Mining—surface—no shafts, tunnels or drifts	DR	5.75
Lead Mining	DR	5.75
Lead and Zinc Mining—milling, prospecting and shaft sinking, including installation of machinery, and erection, construction and repair of premises and plant	DR	5.75
Manganese Mining	DR	5.75
Mica Mining	DR	5.75
Nickel Mining	DR	5.75
Ore Crushing	DD	2.51
Ore Mining—not otherwise classified—surface—no shafts, tunnels or drifts	DR	5.75
Ore Mining—not otherwise classified—with shafts, tunnels or drifts	EC	5.75
Ores—concentration and amalgamation	DD	2.51
Phosphate Mining	DR	5.75
Policemen—for rate for this class of risk, refer to H. O.		
Quartz Mills	DD	2.51
Rock Salt Mining	DR	5.75
Silica Mining	DR	5.75
Silver Mining	DR	5.75
Sulphur Pyrites Mining	DR	5.75
Talc Mining	DR	5.75

APPENDIX

Item	Description	Quantity	Unit	Price	Total
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100

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SYMBOLS FOR P. L. RATES AND THEIR VALUES.

Z.....02	ZM..... 1.00
ZA.....03	ZO..... 1.25
ZB.....05	ZP..... 1.50
ZC.....07	ZQ..... 2.00
ZD.....10	ZR..... 2.25
ZE.....15	ZS..... 2.50
ZF.....20	ZT..... 3.00
ZG.....25	ZU..... 4.00
ZH.....30	ZV..... 5.00
ZI.....40	ZW... 5.50
ZJ.....50	ZX..... 6.00
ZK.....60	ZY..... 7.50
ZL.....75	ZZ.....12.50

CALIFORNIA.

SYMBOLS FOR P. L. RATES WHICH APPLY TO AREA AND FRONTAGE AND THEIR VALUES.

	Area	Frontage		Area	Frontage
YA.....		.05	YG.....	.15.....	.07½
YB.....	.10.....		YH.....	.25.....	.07½
YC.....	.02½.....	.07½	YI.....	.30.....	.07½
YD.....	.05.....	.07½	YK.....	.50.....	.07½
YE.....	.07½.....	.07½	YX.....	.25.....	.10
YF.....	.10.....	.07½	YZ.....	1.25.....	.10

SYMBOLS FOR ELEVATOR RATES AND THEIR VALUES.

XA.....	1.00	XH.....	25.00
XB.....	1.50	XI.....	35.00
XC.....	7.50	XJ.....	40.00
XD.....	12.50	XK.....	50.00
XE.....	15.00	XL.....	60.00
XF.....	18.00	XM.....	75.00
XG.....	20.00	XN.....	250.00

TABLE I

ABSTRACT OF RESULTS OF RESEARCHES ON THE BIOLOGY OF THE
 HOUSE-FLY, *MUSCA DOMESTICA*, L.

RESEARCHER	DATE	PLACE	NUMBER OF FLIES	SEX	AGE
W. H. K.	1911	NY	100	♂	1st
W. H. K.	1911	NY	100	♀	1st
W. H. K.	1911	NY	100	♂	2nd
W. H. K.	1911	NY	100	♀	2nd
W. H. K.	1911	NY	100	♂	3rd
W. H. K.	1911	NY	100	♀	3rd
W. H. K.	1911	NY	100	♂	4th
W. H. K.	1911	NY	100	♀	4th

NOTES ON THE RESEARCHES OF W. H. K. ON THE BIOLOGY OF THE
 HOUSE-FLY, *MUSCA DOMESTICA*, L.

1911	NY	100	♂	1st
1911	NY	100	♀	1st
1911	NY	100	♂	2nd
1911	NY	100	♀	2nd
1911	NY	100	♂	3rd
1911	NY	100	♀	3rd
1911	NY	100	♂	4th
1911	NY	100	♀	4th

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SYMBOLS FOR RESIDENCE AND FARM RATES AND THEIR VALUES.

	Comp.
VA Compensation.....	15.00
VB Compensation....	6.00
VC Compensation	
Two Inservants or less.....	4.00
Each additional Inservant.....	2.50

RATES—FARMS

The rules and rates appearing on pages 35, 36 and including the first paragraph on page 37 under "Rates—Farms" do not apply in this State, the following being substituted therefor:

For compensation or employers' liability written either separately or in connection with public liability, the following premium charges for each \$100 of actual wages shall be made:

	No.	Symbol
For all employees of whatever nature engaged upon or in connection with such farm, including chauffeurs, outservants, inservants, occasional servants, also managers, superintendents and foremen, if engaged wholly or partly in field work	0006	CF
For clerical office force (if any).....	8810	AE

The above rates are based upon actual moneys paid as wages, and also the value of board and lodging (see "Estimated Wages"—"Exceptions—General Rules.")

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SYMBOLS FOR TEAMS' RATES AND THEIR VALUES.

Symbol

K.....	\$50.00
KA.....	50.00
KB.....	50.00
KC.....	50.00
L.....	40.00
LA.....	40.00
M.....	20.00
MA.....	20.00
MB.....	20.00
MC.....	20.00
N.....	16.50
NA.....	16.50
O.....	12.50
OA.....	12.50
OB.....	12.50
OC.....	12.50
OD.....	12.50
OE.....	12.50
P.....	10.00
PA.....	10.00
PB.....	10.00
PC.....	10.00
Q.....	9.00
QA.....	9.00
QB.....	9.00
QC.....	9.00
R.....	7.25
RA.....	7.25
RB.....	7.25
RC.....	7.25
RD.....	7.25
S.....	6.50
SA.....	6.50
SB.....	6.50
SC.....	6.50
T.....	5.00
TA.....	5.00
U.....	2.50
UA.....	5.00

The above rates are for Public Liability only. To cover private pleasure vehicles, for combined E. L. and P. L., excluding compensation, increase the rates by \$1.00.

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STATE OF CALIFORNIA

100.00	100.00
99.00	99.00
98.00	98.00
97.00	97.00
96.00	96.00
95.00	95.00
94.00	94.00
93.00	93.00
92.00	92.00
91.00	91.00
90.00	90.00
89.00	89.00
88.00	88.00
87.00	87.00
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49.00	49.00
48.00	48.00
47.00	47.00
46.00	46.00
45.00	45.00
44.00	44.00
43.00	43.00
42.00	42.00
41.00	41.00
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38.00	38.00
37.00	37.00
36.00	36.00
35.00	35.00
34.00	34.00
33.00	33.00
32.00	32.00
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27.00	27.00
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18.00	18.00
17.00	17.00
16.00	16.00
15.00	15.00
14.00	14.00
13.00	13.00
12.00	12.00
11.00	11.00
10.00	10.00
9.00	9.00
8.00	8.00
7.00	7.00
6.00	6.00
5.00	5.00
4.00	4.00
3.00	3.00
2.00	2.00
1.00	1.00
0.00	0.00

The above are for the State of California, and are not to be used for any other purpose. The State of California is not responsible for the accuracy of the above figures.

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SPECIAL CLASSIFICATIONS NOT IN BASIC MANUAL.

	No.	Comp.	P.L.	Teams'	Auto.
Chimney Sweeps.....	9710	5.24	1.00	R	5
Fruit Picking—excluding box manufactur- ing.....	0160	1.00	.10	R	5
Gold Dredging—including exploration oper- ations, maintenance and repair of dredges.	6230	3.98	.50	R	5
Irrigation Pipe—laying of—for distributing water for irrigation purposes through laterals.....	6330	3.63	.25	R	5
Irrigation Works—construction, including extension of laterals.....	6229	3.63	.25	R	5
Irrigation Works—operation only.....	0251	1.04	.40	R	4/1
Olive Handling, Sorting, Curing and Packing	2106	1.00	.03	R	5
Reclaiming Swamp Lands—rate applies to all employees engaged in any capacity in connection with the work.....	6047	3.98	.50	R	5
Rolling Chairs—operating.	9720	.50	—	—	—
P. L. ½ of 1% of gross receipts.					
Trees—fumigating only (no pruning, spray- ing, repairing or trimming.) Not avail- able for division of payroll.					
In towns and cities	0102	2.50	.50	R	5
Outside towns and cities	0103	2.50	.25	R	5
Wood Chopping, Tie Making and Bark Peeling—no mill hazard	2703	4.77	.10	R	5

CALIFORNIA.

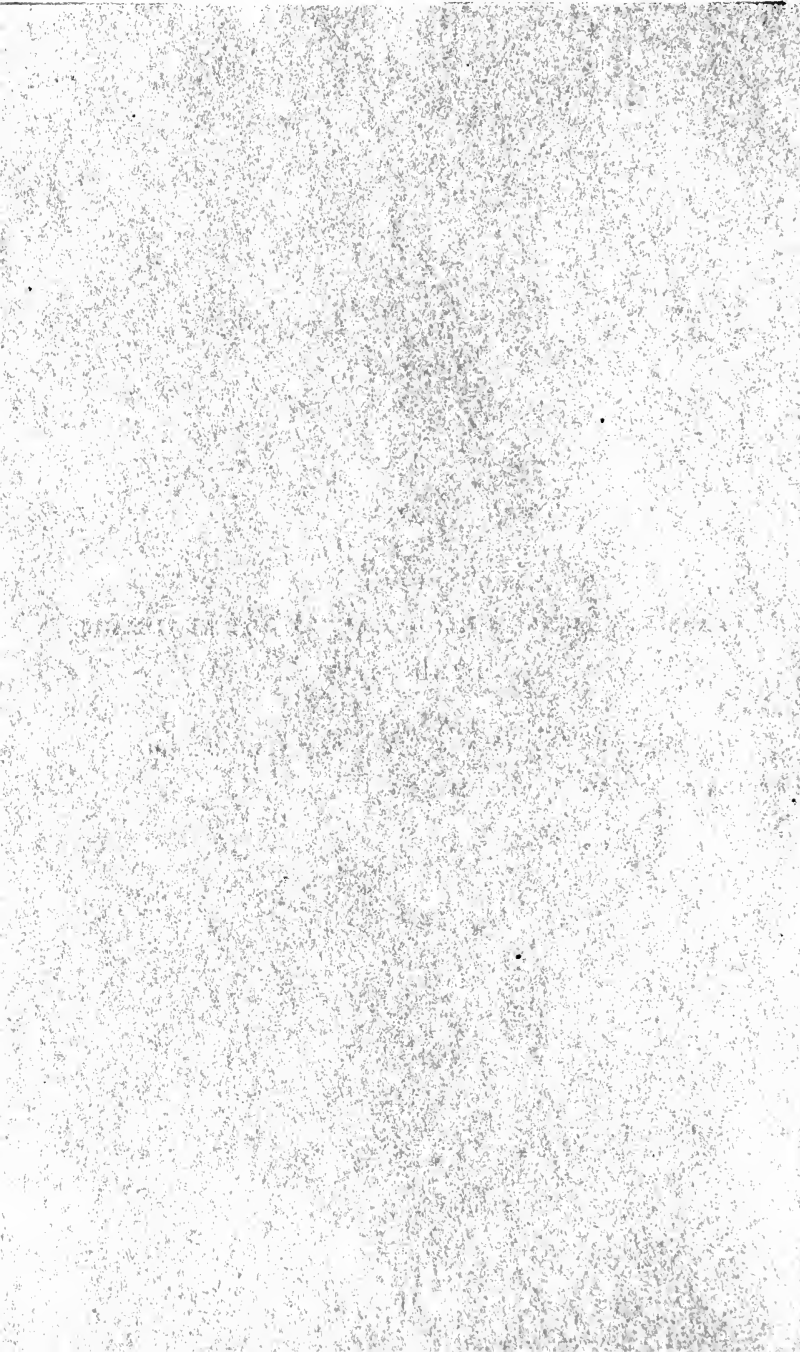
CLASSIFICATIONS IN BASIC MANUAL NOT AVAILABLE IN THIS STATE.

Jams, Jellies and Preserves—preparing (not canneries).



Fruit Preserving—(not canneries).





GENERAL NOTICE.

Rules, Instructions, Rates and Classifications, given in this Manual become effective from date of issue of the state rate sheets attached hereto, for both new business and renewals, and supersede all previous Manual Rules, Instructions, Rates and Classifications promulgated by this Company.

GENERAL INSTRUCTIONS.

Representatives of the Company should read very carefully the rules, classifications, and rates contained in this Manual. No deviations or alterations will be permitted, except as they are promulgated officially by the Company. When changes in this Manual are made, agents will be notified as promptly as possible, and they shall thereupon enter such changes herein, and be governed thereby.

Representatives must be especially careful to see that every portion of the application or proposal for insurance is correctly prepared, as this is the basis of the insurance contract, and any inaccuracy or uncertainty as to the nature of the risk may lead to serious misunderstanding and result in dissatisfaction to the assured, to the Company and to its representatives. Classifications shall be stated as in the Manual, and an estimate of payroll, with the proper premium rate, shall appear in all applications or proposals.

POLICY FORMS.

Any risk which involves the liability of the employer, either for compensation or for damages for bodily injuries to his employees, shall be insured under the form prescribed by the Company with due regard to the specific policy requirements of each state.

It has been the practice of the Company in the past, in some instances, to cover the liability to employees and to the public in a single policy. This practice will entirely cease hereafter except as respects General Liability policies covering private residences and Automobile Liability policies covering private automobiles where such policies do not include an obligation for compensation.

As a result of this change, all forms of General Liability policies are withdrawn as such except as noted.

The "General Liability" form will hereafter be known as the "Owners', Landlords' and Tenants' Public Liability" form, abbreviated to "O., L. and T. Public Liability."

The Public Liability form becomes the "Manufacturers' " or "Contractors' Public Liability" form.

The "Contingent" form becomes the "Owners' or Contractors' Protective Liability" form.

The "Elevator Liability" form becomes the "Elevator Public Liability" form.

The "Teams' Liability" form becomes the "Teams' Public Liability" form.

The "Automobile Liability" form becomes the "Automobile Public Liability" form.

The "Theatre Liability" form becomes the "Theatre Public Liability" form.

ESTIMATED WAGES.

Applications or proposals for compensation or liability insurance, whether new business or renewals, should state as accurately as possible the estimated expenditure for the contemplated term of the policy; and, where obtainable the actual expenditure of wages for the preceding policy or calendar year should also be stated as an indication of the sufficiency of the estimate.

Whenever employees are paid in whole or in part, on the basis of piece work or any basis other than that of time actually engaged in work, or by board, store certificates, merchandise, credits, or any other substitute for cash, such form of payment shall be considered as wages or part wages, to be included in the actual disbursements reported at the time of expiration of the policy upon which the adjustment of premium is made. The statement of wages expended shall not, however, include special reward for meritorious achievements, for discovery, nor pure gratuities, nor the results of voluntary profit-sharing arrangements provided these or any of them are no part of the contract of employment, or the actual consideration therefor.

In states where the Compensation Act permits the insurance of individual employers and members of co-partnerships under Workmen's Compensation policies, premium shall be based upon an estimated wage value of \$1500 for each employer at an increase of 50% over the Manual rate for the classification in which the employer is insured, subject to specific minimum premium per individual employer of \$10.

PAYROLL RULES FOR COMPENSATION POLICIES.

The compensation rates in this Manual shall be applicable to the remuneration of all employees of the assured without exception, and compensation policies shall not be written except upon the entire payroll, which shall be divided into classifications where specifically permitted or directed by these rules, but not otherwise. Under no circumstances shall a compensation policy be written on any part of a plant leaving another part of the plant uninsured. The following specific rules shall govern the treatment of payroll as the basis of premium for compensation policies.

1. DIVISION OF PAYROLL.—The operative procedure within a given plant shall not be subject to division into several manual classifications where the employees are engaged, or the different operations are conducted in such a manner that they are all brought together, the employees being commonly exposed to the general hazard of the enterprise which is best represented by its governing classification. Under such circumstances, the place of the work of the employees is such that they are subjected to the common hazard whether or not the employees are interchangeable and the governing classification must apply to all without sub-division.

If, however, there are *distinct enterprises* (meaning thereby operations which are specifically classified in this Manual) conducted in a given plant by the same employer and the *entire work in each enterprise* is conducted either in a *separate building* or on a *separate floor or floors of a building*, the employer conducting each of such enterprises as a *separate undertaking* with *separate records of payroll*, then such separate undertakings shall each be classified according to the Manual and the proper premium rate applied to each. *Any operation, normally prevailing in the business* covered by the governing classification as defined, *cannot* be treated as a *separate enterprise* within the meaning of the rule.

The governing classification of a risk is defined as that classification which carries the largest amount of payroll. This does not include the standard exceptions noted in paragraphs 3 to 12 inclusive.

When a risk is written on a divided payroll basis, the payroll of all employees not specifically classified (such as engineers, watchmen and shipping clerks) must take the rate of the governing classification.

2. "NOT AVAILABLE FOR DIVISION OF PAYROLL".—This expression which is used as a part of certain classifications contained in this Manual, means that the classification so indicated is only available for use when the classification specifically describes the entire operations. Such classification cannot be divided or used as a division of any other classification in the Manual.

This does not apply to the standard exceptions noted in paragraphs 3 to 12 inclusive.

3. EXECUTIVE OFFICERS. "Executive Officers" for the purposes of this Manual shall mean those officers of a Corporation commonly known and styled as President, Vice-President, Secretary or Treasurer, and shall include, in addition thereto, any other executive officers enumerated in and empowered by the Charter or any regularly adopted By-Law of the Corporation and who are elected or appointed and empowered by the Directors. Note "Exceptions" sheet for specific states.

The remuneration of executive officers shall be excluded from the payroll upon which the premium rates are charged unless the duties or practices of such executive officers expose them to any operative hazard of the business, in which case the payroll of such officers must be included at the rate of the governing classification.

4. CLERICAL OFFICE EMPLOYEES shall mean only those whose duties are confined to keeping the books and records of the assured and conducting correspondence, or who are engaged wholly in office work where such books and records are kept or such correspondence is conducted, having no other duty of any nature in or about the assured's premises. The actual remuneration of such clerical office force shall be stated separately in the proposal.

5. **SALESMEN (OUTSIDE), COLLECTORS AND MESSENGERS** shall include all employees engaged in these duties where their principal duties are outside of the plant. The entire remuneration of these employees, including those whose duties take them outside the home state of the assured shall be separately stated in the proposal. Note "Exceptions" sheet for specific states.

6. **DRAUGHTSMEN** whose duties are limited to the office only and who are engaged strictly in that profession in such a manner that they are not exposed to the operative hazard of the plant shall be included with the clerical office employees, the entire remuneration of such draughtsmen being stated in the proposal. If any draughtsmen in the performance of their duties are exposed to any operative hazard of the business, the entire remuneration of such draughtsmen shall be included with the governing classification and subjected to the rate for that classification.

7. **DRIVERS AND DRIVERS' HELPERS** shall include those whose principal duties are performed upon teams in either capacity. The entire remuneration of such drivers and their helpers, including stablemen, shall be separately stated in the proposal and shall be subject to the premium rate provided in this Manual except as to such classifications which specifically direct that the rate for the classification shall also be the rate for drivers and their helpers.

8. **CHAUFFEURS AND CHAUFFEURS' HELPERS** shall include all employees whose principal duties are performed upon or in connection with automobiles in either capacity. The entire remuneration of such chauffeurs and their helpers, including incidental garage employees, shall be separately stated in the proposal and subject to the premium rate provided in this Manual except as to such classifications which specifically direct that the rate for the classification shall also be the rate for chauffeurs and their helpers.

9. **BLASTING**—The classifications in this Manual include incidental blasting except where the classification itself specifically excludes blasting, in which event the payroll for blasting shall be separately stated in the proposal and charged for at the “Blasting” rate. The rate for blasting given in this Manual shall apply to the remuneration of all employees engaged in the storage, handling or use of explosives, including loading, capping, connecting and firing. There shall universally be added to the minimum premium of any compensation policy in which blasting operations are separately rated, the sum of \$25.00 as an additional minimum for this item.

10. **STAMPING** shall include those employees whose principal duties consist of operating power driven machines used for cold blanking, shearing, trimming, drawing, punching or stamping metal, where the operator must place each piece under the die or point of contact at each operation of the press. The rate for the governing classification of the risk shall be the rate for the stamping unless such governing classification specifically excludes stamping, in which event the stamping payroll shall be stated separately and classified and rated under the classification “Stamping—metal.”

11. **RAILROAD HAZARD** shall include those employees who are engaged in the construction, maintenance and operation of the railroad facilities connected with the plant or operation which is the subject of insurance. If the railroad is operated entirely by employees of the assured and exclusively for the purpose of conducting the manufacturing or construction operations which are otherwise the subject of the insurance, and if such railroad has no connection with or entry upon the tracks of any other railroad, then the remuneration of all employees engaged in the operation of such railroad shall be subject to the rate for the governing classification. The remuneration of all employees engaged in the maintenance or construction of such railroad and the remuneration of all employees engaged in operation where the foregoing conditions do not exist shall be

separately stated in the proposal and subject to the rate given in this Manual under the classification "Railroad Hazard—Manufacturers' and Contractors' Risks." Logging railroads are not covered by any of the preceding rules. The entire remuneration of all employees engaged on such railroads shall be separately stated and the rate for logging railroads given in this Manual shall be applicable.

12. ADDITIONS TO, ALTERATIONS AND REPAIRS.—The entire remuneration of all employees engaged in making additions to, alterations or repairs of the assured's existing buildings or plants must be separately stated in the proposal and subjected to the premium rate provided by this Manual.

PAYROLL RULES FOR PUBLIC LIABILITY POLICIES.

The payroll basis for Public Liability policies shall be the same as that required by these rules for Compensation policies except as follows :

Where a Public Liability policy is written in any form, payroll being the basis, if such policy be written concurrently with a Compensation policy, the public liability rates shall not apply to the remuneration of executive officers or clerical office employees ; and if the Public Liability policy written concurrently with a Compensation policy, is also written concurrently with a Teams' Public Liability policy or an Automobile Public Liability policy, the public liability rate shall not apply to the remuneration of drivers or chauffeurs, except for such classifications as specifically require their inclusion. These exclusions shall not affect the coverage afforded by the Public Liability policy, but there shall be no exclusions other than those enumerated.

RATES.

The purpose of the various rates given in this Manual is indicated by an abbreviated title at the head of each rate column. The first rate column bears the heading "Comp." This is an abbreviation of the word "Compensation." The rates in this column cover the liability of the employer either for compensation or for damages for bodily injuries to his employees including the obligation for statutory medical aid. No Compensation policy shall be written to cover any voluntary medical or surgical aid except that expressed in the statutory obligation. These rates provide unlimited coverage as to amount and are to be applied to each \$100.00 of payroll.

The second column is entitled "P.L." which is an abbreviation for "Public Liability." These rates, with exceptions as noted, are also for each \$100.00 of payroll and are available for writing business concurrently with compensation insurance, or independently thereof.

Rates in the P. L. column which do not apply to payroll or to area and frontage are designated viz: (a) which means refer to Home Office, (b) refer to pages 52 and 53.

The rates provided in this Manual for Public Liability cover only claims for damages or bodily injuries to persons not employed by the assured, which injuries are caused by the operations described in the Manual classification. The rates in this Manual do not cover claims for injuries arising from the consumption or use by the public away from the premises described in the policy of any article or product manufactured, handled, or distributed by the assured.

The third column is entitled "Teams" and provides the rate for writing risks upon the Teams' Public Liability form. The rates as expressed are for each team covered by the policy limited to public liability only and include the loading and unloading hazard.

The fourth column is entitled "Auto." which is an abbreviation for "automobile" and indicates the class to which the particular automobile is assigned in the Automobile Manual to which reference should be made in order to determine the proper rate.

The "Comp.", "P. L." and "Teams'" rates are expressed by symbols, the value of which may be ascertained by reference to the state rate sheets which are attached to this Manual.

Rates for Elevator Public Liability insurance will be found on page 28.

LONG TERM POLICIES.

All rates in this Manual, unless otherwise expressly stated, are for one year, and no discounts therefrom shall be made for policies written for a longer term than one year, except as specifically provided in the rules governing Elevator Public Liability and Owners', Landlords' and Tenants' Public Liability Insurance.

MINIMUM PREMIUMS.

A minimum premium is an expression of the lowest premium amount for which a single risk can be written and carried for a period of one year. Where the actual premium computed at the rates is less than the minimum premium, the minimum shall be the controlling premium for the policy, but where the actual premium computed at the rates is more than the minimum, the actual premium shall control. In the event of the cancellation of any policy of insurance where the minimum premium is the controlling premium, if cancelled by the company such cancellation shall be upon the basis of a pro rata amount of the minimum premium for the time the policy was in force. If cancelled by the assured the company shall retain the minimum premium expressed in the policy.

The minimum premium for all Compensation policies shall be \$10.00 except for contractors' policies (contractors' classifications being prefixed by ‡) for which the minimum premium shall be \$20.00. These minimum premiums shall control as to all classifications unless in connection with any given classification a special minimum for that classification is provided in this Manual, in which event the special minimum shall control.

Every Compensation policy in which blasting operations are separately rated shall provide a separate and entirely additional minimum for that item of \$25.00.

The minimum premium for an Owners' or Contractors' Protective Liability policy shall be \$20.00.

The minimum premium for Public Liability policies shall be \$5.00 except in classifications for which this Manual provides a special minimum. In these classifications the special minimum shall control.

The minimum premium for an Owners', Landlords' and Tenants' Public Liability policy on risks other than residences and farms excluding any payroll element and any elevator, shall be \$6.00 per building per annum, except as otherwise provided.

For minimum premiums for residence and farm risks, see "Residence and Farm Rules."

The minimum premium for a Theatre Public Liability Policy shall be \$50.00 per theatre in towns of less than 40,000 population; elsewhere, \$100.00 per theatre. These minimums shall also apply to Moving Picture Theatres.

For minimum premiums for Teams' Property Damage, see "Teams' Property Damage Insurance."

The minimum premium for a Teams' Public Liability policy shall be the annual premium for the highest rated team insured under the policy.

The minimum premium for an Automobile Public Liability policy shall be as provided in the Automobile Manual.

If a public liability policy of any form is written for limits greater than "standard limits" the minimum premium shall be increased in the same proportion as the basis rate.

Where the rules in this Manual provide for a charge for additional interests, the minimum premium for the form of policy used shall be increased in the same proportion.

POLICY LIMITS.

The compensation rates in this Manual provide for insurance without limit as to amount. All other rates in this Manual provide for insurance for "standard limits" (so-called), which limits are \$5,000 for any one person injured and, subject to that amount for each person, a total limit of \$10,000 for any number of persons injured in the same accident. No policy shall be written for limits below standard limits.

The standard limits may be increased by increasing the Manual rate as provided in the following tables of limits. In these tables the Manual rate is 100 per cent and the increases thereon are indicated by the additional percentages. These percentages are expressed in three tables marked respectively "A", "B" and "C."

Classes of risks to which table "A" applies:

Amusement Parks.
Ball Parks.
Blasting.
Billiard and Bowling Halls.
Cartridge Mfg.
Elevators—all classes whether written on an "O., L. and T" form or written separately on an Elevator Public Liability form.
Expositions or Exhibitions.
Fireworks Mfg.
Fuse Mfg.
Gas Works—laying of mains and connections (no tunneling or blasting) including gas explosion, inhalation or asphyxiation.

Gas Works—operating of gas house, maintenance of existing works and mains, and making of house connections, including gas explosion, inhalation or asphyxiation.
Gasoline and Oil Supply Stations (for supplying automobiles and motor boats).
Halls for Lodge Meetings, Banquets and Balls.
Horse Shows.
Moving Picture Shows.
Theatres.
Vessels—all classes.
Wrecking (not marine).

Classes of risks to which table "B" applies:

Advertising Signs—maintenance and operation—all classes.

Apartment Hotels and Hotel Apartments.

Asylums.

Autogenous Cutting and Welding (oxy-acetylene process) including shop.

Baths.

Building Moving.

Building raising and shoring.

Cement Mfg., including quarrying.

Concrete Work—buildings (not grain elevators) reinforced concrete construction, with self-bearing floors or other horizontal surfaces or parts, constructed by means of reinforced concrete.

Concrete Work—Grain Elevators.

Department Stores.

Dry Goods Stores—retail.

Electric Light and Power line construction work exclusively, with erection of poles (not available for division of payroll).

Electric Light and Power Companies—operation, maintenance, extension of lines and making of service connections.

Hospitals.

Hotels.

Iron Work—erecting and repairing balconies, fire escapes,

railings, staircases, coal chutes, iron shutters (outside of buildings).

Iron Work—erecting steel and iron frame structures.

Iron Work—placing iron and steel store fronts as alterations of existing buildings.

Lime Mfg.—including quarrying.

Motion Pictures—production of, in studios and outside—including all operations up to the development of negatives.

Oxy-Acetylene Cutting and Welding (autogenous), including shop.

Quarries—all classes.

Railroad Construction—electric—rail joint welding in street by molten metal or electricity.

Restaurants.

Riding Academies.

Sales Stables—including exhibition and delivery of horses.

Sewer Building—all classes.

Slag—excavation and loading on cars, with or without blasting.

Stone Crushing—including quarrying.

Subways Construction—all classes.

Teams—all classes.

Tunneling—including all work to completion.

Turkish Baths.

For all other classifications of every description, except automobiles, table "C" shall apply.

For Automobiles, SEE AUTOMOBILE MANUAL.

TABLE "A"

Lower Limits	5.	7.5	10.	15.	20.	25.	30.	40.	50.
Upper Limits									
10	100.	107.	110.						
15	112.	120.	123.	128.					
20	120.	128.	132.	137.	139.				
25	126.	135.	139.	144.	146.	147.			
30	130.	139.	143.	148.	151.	152.	153.		
35	133.	142.	146.	152.	154.	156.	157.		
40	135.	145.	149.	154.	157.	158.	160.	162.	
45	137.	147.	151.	157.	159.	161.	162.	164.	
50	139.	149.	153.	159.	161.	163.	164.	166.	167.
60	141.	151.	155.	161.	164.	165.	167.	169.	170.
70	143.	153.	157.	163.	166.	167.	169.	171.	172.
80	144.	154.	158.	164.	167.	168.	170.	172.	173.
90	145.	155.	159.	165.	168.	170.	171.	173.	174.
100	146.	156.	161.	166.	169.	171.	172.	174.	175.
125	148.	158.	163.	169.	172.	173.	175.	177.	178.
150	150.	160.	165.	171.	174.	175.	177.	179.	180.
175	152.	163.	167.	173.	176.	178.	179.	182.	183.
200	154.	165.	169.	176.	179.	180.	182.	184.	185.
225	156.	167.	172.	178.	181.	182.	184.	186.	187.
250	158.	169.	174.	180.	183.	185.	186.	189.	190.
300	160.	171.	176.	182.	186.	187.	189.	191.	192.

TABLE "B"

Lower Limits	5.	7.5	10.	15.	20.	25.	30.	40.	50.
Upper Limits									
10	100.	106.	108.						
15	110.	117.	120.	123.					
20	117.	124.	127.	131.	133.				
25	122.	130.	133.	137.	139.	140.			
30	125.	133.	136.	141.	143.	144.	145.		
35	128.	136.	139.	144.	146.	147.	148.		
40	130.	138.	142.	146.	149.	150.	151.	152.	
45	132.	140.	144.	148.	151.	152.	153.	155.	
50	133.	141.	145.	150.	152.	153.	154.	156.	157.
60	135.	144.	147.	152.	154.	156.	157.	158.	159.
70	136.	145.	149.	153.	156.	157.	158.	160.	161.
80	137.	146.	150.	155.	157.	158.	159.	161.	162.
90	138.	147.	151.	155.	158.	159.	160.	162.	163.
100	139.	148.	151.	156.	159.	160.	161.	163.	164.
125	141.	150.	153.	158.	161.	162.	163.	165.	166.
150	142.	151.	155.	160.	163.	164.	165.	167.	168.
175	144.	153.	157.	162.	165.	166.	167.	169.	170.
200	146.	155.	159.	164.	167.	168.	169.	171.	172.
225	148.	157.	161.	166.	169.	170.	171.	173.	174.
250	149.	159.	163.	168.	171.	172.	173.	175.	176.
300	151.	160.	165.	170.	173.	174.	175.	177.	178.

TABLE "C"

Lower Limits	5.	7.5	10.	15.	20.	25.	30.	40.	50.
Upper Limits									
10	100.	104.	106.						
15	107.	112.	114.	117.					
20	112.	117.	119.	122.	123.				
25	116.	121.	123.	126.	127.	128.			
30	118.	123.	126.	129.	130.	131.	132.		
35	120.	125.	128	131.	132.	133.	134.		
40	121.	127.	129.	133.	134.	135.	136.	137.	
45	122.	128.	131.	134.	135.	136.	137.	138.	
50	123.	129.	132.	135.	137.	138.	139.	140	141.
60	125.	131.	133.	137.	138.	139.	140.	141.	142.
70	126.	132.	134.	138.	139.	140.	141.	142.	143.
80	126.	132.	135.	138.	140.	141.	142.	143.	144.
90	127.	133.	136.	139.	141.	142.	143.	144.	145.
100	128.	134.	136.	140.	142.	143.	144.	145.	146.
125	129.	135.	138.	141.	143.	144.	145.	146.	147.
150	130.	136.	139.	143.	144.	145.	146.	147.	148.
175	131.	138.	140.	144.	146.	147.	148.	149.	150.
200	132.	139.	142.	145.	147.	148.	149.	150.	151.
225	134.	140.	143.	147.	148.	149.	150.	152.	153.
250	135.	141.	144.	148.	150.	151.	152.	153.	154.
300	136.	143.	146.	149.	151.	152.	153.	154.	155

ADDITIONAL INTERESTS.

Two or more employers, engaged in a common enterprise involving a common payroll and subject to pay compensation, may obtain a compensation policy without additional charge because of the additional interests involved, it being understood that there is but one obligation for compensation, or the employers' liability for damages.

As to all other lines covered by this Manual, no policy shall be written to cover more than one insurable interest, except under and in accordance with rules contained in this Manual. The following general rule shall apply to all classes of risks except such as are insured under the following forms of policy :

Automobile Public Liability Policy

Elevator Public Liability Policy

Owners', Landlords', and Tenants' Public Liability Policy

Theatre Public Liability Policy

for which classes of risks see specific rules applicable to each class.

Liability policies issued to cover more than one person, firm, corporation, or estate shall be considered as written to cover an additional interest, except as follows:

- (a) Policies issued to cover the estate of a deceased person, where an executor or administrator is named, although so expressed as to cover the individual interest of such executor or administrator, involve but one insurable interest.
- (b) Co-owners or partners in the subject matter of the insurance may be covered under one policy as one interest, without additional charge, although the policy is so written as to cover the individual interest of each owner or partner.

Under all other conditions the following percentage shall be added to the Manual rate, or any increase of that rate for increased limits:

For one additional interest,	25%
For two additional interests,	35%
For three or more additional interests,	45%

AUTOMOBILE INSURANCE.

The rules and rates of the Company for Automobile Public Liability insurance, also Property Damage and Collision in connection therewith, are not included in this Manual. Reference is made to a separate Manual for these lines.

ELEVATOR PUBLIC LIABILITY.

An "Elevator" in the sense of this Manual is any platform hoist, operated by muscular or mechanical power, and intended or used for the conveyance of persons or goods, or both. This definition is not intended to include dumbwaiters.

The general elevator classification and rates shall apply to all elevators used for conveying passengers, freight or both (combination) except as modified by the following special classifications.

The following definitions of terms used in special elevator classifications are intended for instruction and guidance in the application of the rates and must be strictly observed.

A "Sidewalk Elevator" is an elevator maintained and operated outside the walls of the building, the platform of which does not rise above the ground or sidewalk level.

A "One-story Elevator" is an elevator maintained and operated within the walls of the building, having a total rise of not more than twenty feet, and having not more than two landings above the bottom of the shaft.

If an elevator, having landings in cellar and at ground floor but no landing above ground floor, also has a landing in a sub-cellar, the total rise of the elevator from sub-cellar to ground floor being not more than twenty feet, such elevator shall be classed and rated as a "One-Story Elevator."

A "Private House Elevator" is an elevator maintained and used in a building occupied by one family only and exclusively as a dwelling.

A "Factory Elevator" is an elevator maintained and used in and for the purposes of manufacturing plants exclusively, by one interest (individual, estate, firm or corporation) for manufacturing or storage purposes.

The following designs of elevators shall be classed and rated as "Factory Elevators" wherever found:

“ Jumper Elevators,” being counterweighted platform (without power) serving but two floors.

“ Man-Hoists,” being of similar design but serving more than two floors.

Man elevating devices (power operated) by means of continuous belt or chain provided with stirrups or small platforms.

A “ Hand Hoist ” is a lifting appliance operated through hatchways and without a platform, operation being by means of hand power, with rope or chain. Hand hoists opening upon the sidewalk shall take the sidewalk elevator rate.

A “ Wool Whip,” is a hoisting device outside of buildings used for hoisting bales of wool or rags.

A “ Storage Warehouse Elevator ” is an elevator maintained and used in buildings where merchandise is stored, but this term shall not include elevators in furniture storage warehouses or any buildings occupied wholly or in part for wholesale or retail sales purposes which are subject to the general elevator rates.

“ Lowerators,” being a trade name for a gravity lowering device with hatchway, shall be rated and classed as elevators under the existing classifications dependent upon location and use.

A “ Dumb-waiter ” is an elevating device operated by hand, designed for conveying limited loads of merchandise or supplies, and so constructed as to make it impossible to carry persons upon it. No premium charge shall be made for a dumb-waiter which fairly falls within this definition.

Elevators with platforms on the outside of buildings, whether operated by mechanical or hand power, shall be classed and rated in accordance with existing elevator schedule dependent upon location and use.

Elevating devices in connection with Blast Furnaces or Ice Harvesting Plants shall not be classed or rated as elevators—no charge being made therefor.

COVERAGE.—The elevator rates in this Manual provide insurance for public liability only. Under no circumstances can compensation insurance be written in or endorsed upon an Elevator Public Liability policy.

LONG TERM POLICIES.—Policies written to cover the public liability upon elevators either under the Elevator Public Liability form, or the O., L. and T. Public Liability form but not otherwise, may be written for a term of three years, and the rates given in this schedule may be discounted 10%, provided the entire three-year premium is paid in advance, or that 50% of such entire three-year premium shall be paid in advance, 30% thereof at the end of the first year and 20% thereof at the end of the second year.

ADDITIONAL INTERESTS.—Elevators insured as such under the rates given in this schedule must not be written to cover more than one insurable interest, except for an additional premium charge of 40% of the premium rate stated in this schedule for one additional interest, 60% for two additional interests, and 75% for three or more additional interests. Such interests may be those of an individual, estate, firm, or corporation, but co-owners may be covered under one policy without additional charge. Policies issued to cover the estate of a deceased person, where an executor or administrator is named, although so expressed as to cover the individual interest of such executor or administrator, involve but one insurable interest.

Where an elevator is insured at the full rate given in this schedule, other policies on the same elevator and for the same limits, but not otherwise, may be issued to other persons in interest for a premium of 50% of the rates given in this schedule, such policy, however, to cover but one interest unless subjected to the rule respecting additional interests; always provided, however, that the company issuing the second policy at reduced rates has previously or concurrently issued a policy upon the same elevator at the full rate required in this schedule. Any such additional policy so written must be made to expire at the same

time with the principal policy, the premium being adjusted pro rata for short terms. If the principal policy provides for greater than standard limits, the second policy may, nevertheless, be written for standard limits, or may be written for the same increased limits as the principal policy, upon the same additional pro rata premium charge, but the second policy cannot be written for limits greater than the principal policy. A tenant of a part of a building using an elevator in common with other tenants who has no control of the elevator whatever, and who does not operate such elevator, may be covered as respects public liability only for 50% of the rate named in this schedule as applicable to such elevator.

The rule contained in the preceding paragraph shall not be available in connection with any risk which is written at reduced rates under the rule for "Landlords' Protective Liability," as contained in the rule immediately following.

LANDLORDS' PROTECTIVE LIABILITY.—If the owner or general lessee of a building or buildings containing one or more elevators, has leased the same entire to another, herein called the tenant, which tenant controls the elevators, operates them exclusively, furnishes power, and has entire charge and control thereof, an Elevator Public Liability policy may be written to cover such owner or general lessee not in possession at 50% of the Manual rate applicable thereto. For the purposes of this rule the 50% reduction herein referred to shall apply, in the case of Factory Elevators, to the symbol "XG". Upon all policies written at the reduced rates provided by this rule the following endorsement shall be attached:

The policy to which this endorsement is attached is issued and accepted at a reduced premium upon the following warranties made by the assured:

- (1) The entire premises are leased by the assured to another herein called the "Tenant."
- (2) The said tenant under such lease has entire charge and control of the premises including elevators and boilers.

- (3) The assured is in no way responsible for maintenance of the premises and the making of repairs, the responsibility therefor resting upon the tenant under the terms of the lease.
- (4) The assured has no employees on or about such premises.
- (5) The conditions herein described will continue during the term of this policy.

GENERAL.—The rates in this schedule for factory or storage warehouse elevators or for hand hoists, power hoists, freight escalators, conveyors and others rated as such are available for writing business only when there is issued concurrently, in the same company, with the Elevator Public Liability policy, a compensation policy and also a general Public Liability policy. Where no concurrent "Comp." or "P.L." is carried, the Factory Elevator rate shall be "XG."

ELEVATOR RATES.

Passenger, Freight or Combination Elevators.

When elevator has not more than ten landings.

	No.	Symb
*Apartment Hotels.....	0801	XI
*Department Stores.....	0803	XL
*Hotels	0805	XJ
†Not Otherwise Classified	0807	XI

If elevator has more than ten landings:

*For each additional landing over ten XB

†For each additional landing over ten 0808 XA

Freight Escalators and Freight Conveyors, entirely within buildings (excluding baggage conveyors):

One-Story 0809 XD

Exceeding One-Story..... 0810 XH

Storage Warehouse Hoists, hand or power, without platforms and operated through hatchways, and located in buildings not occupied for furniture storage nor for wholesale or retail purposes 0811 XC

Factory Elevators :

When concurrent "Comp." and "P. L." are carried in the same company 0812 XD

Without concurrent "Comp." and "P. L."..... 0824 XG

Hoists—Hand or Power, within buildings, no platform 0813 XD

Wool Whips..... 0814 XD

Storage Warehouse Elevators 0815 XE

One-Story Elevators..... 0816 XF

Private House Elevators 0817 XG

Sidewalk Elevators..... 0818 XH

Stable Elevators (all kinds)..... 0819 XI

Automobile Salesroom and Garage Elevators, used for raising or lowering automobiles 0820 XK

Service Escalators in Hotels and Restaurants (for use of employees only)..... 0821 XK

Automatic or Push-button Elevators—not Private House Elevators 0822 XM

Escalators or Moving Stairways—for passengers or baggage..... 0823 XN

OWNERS', LANDLORDS', AND TENANTS' PUBLIC LIABILITY.

This title will be expressed by the abbreviation "O., L. and T." Public Liability.

O., L. and T. Public Liability policies cannot be written or endorsed to include compensation coverage.

O., L. and T. Public Liability forms and rates may be used to write risks under Manual classifications, the first letter of the symbol in the P. L. column being Y or the P. L. rate designated by (b) but not otherwise.

If, in connection with an O., L. and T. Public Liability policy, compensation coverage is desired, a separate Compensation policy in accordance with the rules and rates in this Manual shall be written concurrently with the O., L. and T. Public Liability policy.

The rates for O., L. and T. Public Liability insurance except as otherwise definitely expressed, are based upon each lineal foot of frontage and each 100 square feet of area, and these rates are in lieu of any other charge for the public liability hazard involved, except as respects elevators.

Elevators must be included at the Manual rates for Elevator Public Liability, or specifically excluded from the policy.

FRONTAGE.—Rate is applicable to each lineal foot of street frontage. Rear buildings having frontage only on alley or court must be written for same frontage rates as if upon street. When an assured not otherwise paying frontage charge on same building occupies a basement, store, or shop, the charge for frontage shall be only on the portion of the entire frontage of the building which he occupies. The frontage charge shall apply to all street frontages, excluding the rear or sides of any building or portion thereof which abuts upon an alley not more than 15 feet wide, from building line to building line. When the assured, not the owner or general lessee, occupies premises above the first floor, no charge shall be made for frontage. When writing sanitoriums, hospitals, schools, colleges, public libraries, public museums or public picture galleries, if the buildings abut upon the street, the charge shall be made upon the entire frontage of the premises, but if they stand back from the street line, the frontage charge shall be made

upon the number of lineal feet in the front of each building in which there is an entrance from the street, except cottages.

AREA.—Rate is applicable to each 100 square feet of the total area. The total area of a building shall be the sum of the areas of each of its floors including any basement floors to which the public is admitted for general trade or business purposes. The area of each floor shall be the number of square feet in that floor computed upon the horizontal dimensions of the building outside its outer walls, no deduction being made for courts if entirely enclosed within the walls of the building, nor in any event for any light, air or elevator shafts. The area shall not include courts which open upon the street or to the rear of the lot upon which the premises are located. Cottages on the same grounds with hospitals, sanitoriums, asylums, schools, and colleges shall be rated as private dwellings.

LONG TERM POLICIES.—O., L. and T. Public Liability policies may be written for a term of three years, with a discount of 10% upon the frontage, area and elevator rates. All the foregoing is with the provision that the entire three-year premium be paid in advance, or that 50% of such entire three-year premium be paid in advance, 30% thereof at the end of the first year and 20% thereof at the end of the second year. Private residence policies shall be written at the full three-year term rate expressed in [this Manual upon payment of the entire term premium in advance.

ADDITIONAL INTERESTS.—An O., L. and T. Public Liability policy cannot be written to include more than one insurable interest, except with an additional premium charge of 40% on all elements of the risk for one additional interest, 60% for two additional interests and 75% for three or more additional interests. Such additional insurable interests may be those of an individual, estate, firm, or corporation, but co-owners may be covered under one policy without additional charge. Policies issued to cover the estate of a deceased person, where an executor or administrator is

named, although so expressed as to cover the individual interest of such executor or administrator, involve but one insurable interest.

Where a risk is insured at the full rate given in this Manual, other policies on the same risk and for the same limits, but not otherwise, may be issued to other persons in interest for a premium of 50% of the rates given in this Manual, such policy, however, to cover but one interest unless subjected to the rule respecting additional interests; always provided, however, that the company issuing the second policy at reduced rates has previously or concurrently issued a policy upon the same risk at the full rate required in this Manual. Any such additional policy so written must be made to expire at the same time with the principal policy, the premium being adjusted pro rata for short terms. If the principal policy provides for greater than standard limits, the second policy may, nevertheless, be written for standard limits, or may be written for the same increased limits as the principal policy, upon the same additional pro rata premium charge, but the second policy cannot be written for limits greater than the principal policy.

LANDLORDS' PROTECTIVE LIABILITY.—If the owner or general lessee of a building or buildings has leased the same entire to another, herein called "the tenant," and the tenant controls the elevators and operates the same exclusively, furnishes power, and has entire charge and control of the premises, an O., L. and T. Public Liability policy may be written to cover such owner or general lessee not in possession at 50% of the rates chargeable for the elements of hazard in such risk, as provided in this Manual, which percentage shall also apply to the minimum premium. Upon all policies written at the reduced rates provided by this rule the following endorsement shall be attached:

The policy to which this endorsement is attached is issued and accepted at a reduced premium upon the following warranties made by the assured:

- (1) The entire premises are leased by the assured to another herein called the "Tenant".
- (2) The said tenant under such lease has entire charge and control of the premises including elevators and boilers.

- (3) The assured is in no way responsible for maintenance of the elevator and the making of repairs, the responsibility therefor resting upon the tenant under the terms of the lease.
- (4) The assured has no employees on or about such premises.
- (5) The conditions herein described will continue during the term of this policy.

The rule contained in the preceding paragraph shall not be available in connection with any risk which is written at reduced rates under the rule for "Landlords' Protective Liability," as contained in the rule immediately following, nor to private residences.

Agents and owners having care, custody, control and operation of buildings are insurable only as owners at the rates and under the rules governing owners, but if a policy be issued to cover both owner and agent, such policy shall be written under the rules governing "Additional Interests".

GENERAL.—Where buildings are occupied in part as stores, with dwellings above, if the assured occupies the stores or any of them, the rate for stores must apply to the store portion, and the rate for apartments or tenements to the balance. In the case of an assured who is sole tenant of a building occupying same partly for residence purposes and partly for office, mercantile or manufacturing purposes, the risk may be rated: (a) that part of the premises occupied for residence purposes by the assured at the rate for Apartments—tenant's risk only. (b) The remainder of the premises occupied for office, mercantile or manufacturing purposes, at the proper rate for such occupancy. If a policy be written to cover a building in which a theatre, concert hall, or other place of public amusement is contained, but there are in the building such occupancies as hotels, stores, offices, or apartments, the theatre, concert hall or place of amusement must be written in accordance with the theatre rule and the balance of the risk at the proper rates as given in this Manual.

The classification on page 83 of the Manual reading "Dwellings of every description when occupied by three or more families, and buildings occupied partly for residence purposes by one or more families and partly for store, office or mercantile purposes" shall include all buildings occupied as boarding or furnished room houses.

RESIDENCE AND FARM INSURANCE.

PRIVATE RESIDENCE.—For the purposes of this Manual a private residence is defined as:

- (a) A single building designed for and occupied as a residence by not more than two families, together with the land upon which it is situated if not in excess of five acres, also including barns, stables, garages and customary outbuildings so far as they are used for household purposes but not for business purposes;
- (b) A tenement, flat or apartment definitely described as a part of any building if occupied as a residence by not more than one family.

The private residence of a physician, surgeon or dentist in which there is maintained office quarters for professional purposes, no other portion of the residence except such office being used for professional purposes, shall be classified and rated as a private residence under these rules. In the event of such occupancy, however, a policy covering public liability shall exclude injuries to patients directly or indirectly due to such professional occupancy.

FARM.—A tract of land of more than five acres, cultivated in whole or in part for farming purposes, and with or without a private residence. This term shall also include general and special purpose farms and private estates.

PRIVATE CHAUFFEUR.—Any person employed as a chauffeur whose duties include the operation, maintenance or repair of any private automobile. This definition shall exclude all employment upon public or commercial automobiles.

OUTSERVANT.—Any person employed for household, domestic or farm service exclusively, whose principal duties are performed outside the residence. Chauffeurs not included.

INSERVANT.—All employees in household, domestic or farm service, not otherwise defined, whose principal duties are performed inside the residence. This term shall include cooks, laundresses, maids, butlers, seamstresses, nurses, companions, governesses and all other employees performing duties of a domestic character principally within the residence of the employer, by whatever name or term they may be designated.

OCCASIONAL SERVANTS.—Shall include those employed either as “Outservants” or “Inservants” (not chauffeurs) whose employment is not continuous, but whose duties are a regular and continuing part of customary household, domestic or farm duties. This term may be illustrated by, but is not limited to, such employments as a laundress for certain days in the week, or a choreman who takes care of the furnace, removes ashes, shovels snow in season, cuts the lawn in season, and does other work of this character, using as much time and at as frequent intervals as the requirements of the work make necessary.

COMPENSATION.—For the purposes of these rules this term shall mean the obligation imposed by law upon the employer for compensation or damages for personal injuries to an employe arising out of and in the course of his employment. It shall also mean the obligation assumed by an employer to pay to injured employes or their dependents the benefits provided under the Workmen’s Compensation law.

EMPLOYERS’ LIABILITY.—For the purposes of these rules shall mean the liability imposed upon an employer for injuries sustained by employees by reason of the negligence of the employer and which injuries are not compensatable under any Workmen’s Compensation law.

PUBLIC LIABILITY.—The obligation of the assured for damages for personal injuries sustained upon the insured premises or adjoining public ways by any person or persons not employed by the assured.

RULES.

The compensation obligation shall include all persons in the service of the assured, employed in connection with a private residence or farm.

Policies may be issued to cover both husband and wife as assured without additional charge. If interests other than that of husband and wife be joined in the policy, the rules expressed elsewhere in this Manual as regards "Additional Interests" shall apply.

The policies shall cover the maintenance, operation, use and occupancy of the premises, including ordinary repairs and alterations, but not new construction work of any kind, nor the demolition of existing structures. Such construction work and demolition shall be separately covered upon notice to the Company, at the proper premium charge, and in accordance with the Manual rules and rates.

Policies involving per capita charges will be issued to cover the servants employed at the time of issue. If during the period of the policy, added outservants or inservants are employed, or those previously employed are dismissed and not replaced, statements shall be made to the Company at the end of the period, and pro rata premium payment made for each such added servant, or allowed for each such dismissed servant, to the end that the premium upon adjustment shall represent a premium charge as in the policy provided for each servant employed according to the term of such employment. Pro rata premium charge shall not be less than twenty-five (25) per cent of the annual per capita charge for each servant.

In the case of chauffeurs who have been in assured's employ for a period less than the entire policy term, charge shall be computed on a short rate basis upon the annual per capita premium, but in no case shall such charge be less than 50% of the annual premium for each chauffeur so employed.

Servants need not be named, and the substitution of one servant for another in the same line of duties requires no notice to the Company and no change in the policy.

RATES—PRIVATE RESIDENCES.

In compensation states in which the compensation law definitely excludes domestic servants, and where the employer does not desire to provide voluntary compensation, a general liability policy may be issued to cover private residences and provide protection against both employers and public liability, but expressly excluding all obligation for compensation.

The premium charge for public liability only, exclusive of either employers' liability or compensation, shall be \$3.00 per residence, per annum, or \$7.50 for three years.

The premium charge for employers' and public liability combined, shall be \$4.00 per residence, per annum or \$10.00 for three years.

Under all other conditions a private residence policy shall be issued which covers the compensation obligation of the employer as herein defined only, or which covers both such compensation obligation and the public liability of such employer, or which covers the public liability of such employer only, each form of coverage being governed by the premium rates as applicable thereto.

For "Compensation" either written separately or in connection with public liability, the following annual premium charges per capita shall be made:

	No.	Symbol
Private Chauffeurs, each.....	0911	VA
Outservants, each.....	0912	VB
Inservants, each.....	0913	VC

Occasional Servants.—If a fair average estimate of the time during which an occasional servant is employed shall be one-half or less of the customary full time, then the premium charge shall be half of the annual per capita charge for an Inservant or an Outservant dependent upon the nature of employment of the Occasional Servant. If a fair

and reasonable estimate of the amount of time devoted by an Occasional Servant shows that more than one-half the customary full time is so engaged, then the premium rate for such Occasional Servant shall be the full rate for an Inservant or Outservant dependent upon the nature of the employment of the Occasional Servant.

RATES—FARMS.

In compensation states in which the compensation law definitely excludes farm labor, and the employer does not desire to provide voluntary compensation, an employer's liability policy may be written to cover a farm as herein described, provided all the labor employed upon that farm is strictly within [the statutory exclusion, and there is no law or requirement in the state making the issuance of a policy excluding compensation illegal or improper. Such policies, when issued, shall by endorsement or in some other manner, and in definite terms, exclude all obligations for compensation. If any part of the labor upon any farm is not excluded from the compensation act, payroll cannot be divided, but a compensation policy must be issued to cover all employees.

For employers' liability (standard limits of 5/10,000) written either with or without concurrent public liability, the following premium charges for each \$100 of actual wages determined as hereinafter provided shall be made:

	Symbol
For all employees of whatever nature, excluding only clerical office force.....	CA
For clerical office force (if any).....	AE

Under all other conditions a farm policy shall be issued which covers the compensation obligation of the employer as herein defined only, or which covers both such compensation obligation, and the public liability of such employer, or which covers the public liability of such employer only, each form of coverage being governed by the premium rates hereinafter contained as applicable thereto.

For "Compensation" either written separately, or in connection with public liability, upon risks in which the estimated annual payroll is not in excess of \$5,000, the following annual premium charges per capita shall be made:

	No.	Symbol
Private Chauffeurs, each.....	0901	VA
Outservants, each.....	0902	VB
Inservants, each.....	0903	VC

If occasional Inservants or Outservants, as herein defined, (not chauffeurs) are employed upon the farm at any time during the term of the policy, the premium rate for such occasional servants shall be based upon the actual earnings of such occasional servants during the term of their employment, in lieu of the per capita charge hereinbefore provided. The assured shall be required to keep an actual account of the wages paid to such occasional servants. These wages shall include, in addition to the actual cash wages, the real value of any other consideration, such as board, lodging, store certificates, etc., which is a substitute for cash wages. When the wage agreement with an occasional servant includes board, lodgings or both, the actual wages shall be determined by adding to the cash wages one-third of the amount thereof, and the actual wages thus determined shall be the basis for the premium charge. Wherever any other valuable substitute for wages is used, the true value of such substitute so far as it can be ascertained shall be added to the cash wages to produce the actual wages. The premium rate for occasional servants for each \$100.00 of actual wages shall be CF.

For "Compensation" either written separately or in connection with public liability on risks in which the estimated annual payroll is \$5,000 or more, the following premium charges for each \$100.00 of actual wages determined as provided by the preceding rule shall be made:

For all employees of whatever nature engaged upon or in connection with such farm, including Chauffeurs, Outservants, Inservants, Occasional Servants, also Managers, Superintendents and Foremen if engaged wholly or partly in field work	No.	Symbol
	0006	CF
For clerical office force (if any)	8810	AE

The assignment of a risk to one of the two methods of rating above provided for shall depend entirely upon the estimated annual payroll upon which advance premium is paid, but if the actual annual payroll, determined by audit at the end of the policy period, shall show that the risk should have been rated in the other class, the policy then expired shall not be changed, but a renewal can only be issued upon the form of rating to which the risk is entitled by reason of its actual payroll for the preceding year. This actual payroll shall become the estimate for the renewal.

The premium charge for Public Liability only, exclusive of either employers' liability or compensation, shall be as follows:

For each residence, whether occupied by the assured or by employees or tenants of the assured with a tract of land not exceeding five acres with each residence, \$3.00 for each residence per annum, or \$7.50 for three years, in addition to which there shall be a further public liability charge of five cents per acre, per annum, up to and including 1,000 acres, and a charge of two cents per acre, per annum, in excess of 1,000 acres, for all land in excess of the five acres allowed for each residence.

MINIMUM PREMIUMS.

The minimum premium for a compensation policy, either upon a private residence or farm, if no concurrent public liability policy is issued, shall be \$6.00 per annum. If concurrent public liability is issued, and the compensation policy is based in whole or in part upon per capita charges, the minimum annual premium shall be computed as follows: for the compensation portion as represented by per capita charge, the lowest annual per capita charge used in the policy, but if such lowest per capita charge is the charge for one or two inservants, the total per capita charge for two shall be the minimum. If a policy is issued upon a farm, and there is a premium charge made upon the payroll for occasional servants, there shall be entered as a further minimum beyond the per capita charge, the amount which would be produced by applying the rate to a minimum payroll of \$200.00. In all policies there shall be added also, as a part of the minimum premium for public liability, the sum of \$3.00. The minimum premium for an employers' liability policy on a farm shall be \$10.00.

TEAMS' PUBLIC LIABILITY.

The Teams' rates provided in this Manual cover Public Liability only for the maintenance, use and operation of teams, and include the loading and unloading hazard. No discount shall be allowed for the elimination of this hazard.

No Teams' Public Liability policy shall be written to include accidents to the driver or to any other employees engaged in connection with teams.

If compensation insurance on drivers and other persons employed upon teams is written, the payroll of such employees must be included at the rate for "Drivers and Drivers' Helpers" provided in this Manual, except for those classifications which by their phraseology require the inclusion of drivers and drivers' helpers at the compensation rate for the classification.

If the assured has no employees other than drivers and helpers, then a separate compensation policy shall be issued covering such employees.

For those classifications, the phraseology of which requires the inclusion of drivers and drivers' helpers, it is not permissible to issue Teams' Public Liability policies without concurrent Public Liability coverage.

Where teams including drivers are employed under a contract with the owner of such teams for a consideration, only a portion of which is the actual payroll of the drivers, one-third of the actual amount paid for such teams under the contract with the owner shall be considered as the payroll of the drivers and included in the payroll to which the compensation rate is applicable.

Opposite certain classifications in this Manual there appears in the Teams' rate column a dash (—) indicating that no teams are used or that if teams are used the symbol R will apply.

For certain other classifications in the Teams' rate column more than one symbol appears. For explanation of the purpose of such symbols, see page 51.

There are certain classes of Teams' risks which cannot be assigned to Manual classifications. A list of such risks with rate symbols follows :

	No.	Symbol
Ambulances.....	7250	LA
Baggage Transfer.....	7251	MC
Bicycle Delivery Vehicles.....	7252	T
Furniture Moving Vans or Trucks.....	7253	P
Hand Trucks—not peddlers' trucks.....	7254	U
Hired Teams—see rule below.....	7255	
Ice Cream Dealers.....	7256	NA
Mail Wagons.....	7257	KC
Newspaper Delivery.....	7258	KB
Omnibus Lines—operating in cities and towns exclusively, passenger risk included	7259	KA
For excluding passenger risk, a discount of 25% may be allowed.		
For Stage lines which may operate partly or entirely outside of cities and towns, the rate ex- cluding passenger risk shall be the same as for "Omnibus Lines" as above indicated. If passen- ger hazard is to be covered, the sum of \$100.00 must be added to the rate for each team regardless of location.		
Physicians' Vehicles—for one horse.....	7260	RD
Physicians' Vehicles—for each additional horse	7261	UA
Piano Movers.....	7262	P
Private Vehicles—for one horse.....	7263	TA
Private Vehicles—for each additional horse..	7264	U
Public Service Vehicles—all classes	7280	MA
A discount of 20% will be allowed from public service vehicle rates for the elimination of the passenger hazard.		
Push Carts.....	7265	U
Railway Iron	7266	P
Saddle Horses—For each saddle horse whether ridden by employees of assured or rented to or ridden by others.....	7267	UA
Street Sprinklers	7268	R
Structural Iron and Steel	7269	P
Truckmen	7208	OE
Undertakers' Hearses and Coffin Wagons	7270	R

HIRED TEAMS.—Persons hiring teams from other parties shall pay full Teams' rate, in accordance with the classification provided therefor, except when the owner of such team is already carrying insurance thereon, in which event, the persons hiring the team may be insured at 25% of the full Teams' rate, provided the assured warrants that insurance will be maintained by the owner on the same teams at full Manual rates, and further provided, that the assured's name does not appear upon the vehicle. If the assured's name does appear upon the vehicle, he may be insured at 25% of the full Teams' rate, provided the owner of such team is already carrying insurance at full rates with this Company.

In rating general truckmen's risks, the Manual rate for this classification must be strictly adhered to, except under the following conditions:

If a truckman is engaged wholly in trucking for one concern, and the interest of that concern is included as an additional assured at the proper additional premium charge, the basic rate will be the rate applicable to the business in which the user of the team is engaged.

If a truckman carts for more than one concern and the interest of each of the users is included as an additional assured, and provided the number of teams used for each concern can be definitely established, the rule expressed in the foregoing paragraph would prevail.

If a portion of a truckman's equipment, the number of which can be definitely established, is used wholly by certain concerns and the number of teams used by each concern is definitely established, and the interests of the concerns, for whom the trucking is done, included as additional assureds, the rate applying to the business in which the users are engaged would apply to such teams, and the remainder of the truckman's equipment must be written at the rate for truckmen. The additional interests must always be endorsed to expire concurrently with the Teams' policy.

Where the additional interest or interests of users of teams is not covered, the Manual rate for truckmen must apply in all cases, whether or not assured trucks entirely for one or more concerns.

SPECIAL—Horses owned by assured but rented out to others, with vehicles attached, may be covered, while such horses and vehicles are not in charge of the assured or any of his employees, at a rate of \$5.00 per horse per annum. Horses (not saddle horses nor horses rented with vehicles) which assured hires or furnishes to others, may be covered while not in charge of the assured or any of his employees at \$2.00 per horse per annum.

TEAMS' PROPERTY DAMAGE INSURANCE—RULES AND RATES.

This is a term adopted to designate insurance to provide against loss arising from the liability of the assured for damages by reason of injury to or destruction of property of any or every description (not, however, the property of the assured or the property of others when in the care of the assured or any of his employees, nor carried in, upon or by the vehicles covered) due to the ownership, use or maintenance of the teams. This form of insurance can only be written concurrently with a Teams' policy.

The rate for covering such property damage up to a limit of \$1,000.00, shall be 20% of the premium charged for the team so covered with a minimum premium for this feature of \$5.00 per team, per annum in cities having a population as shown by the census of 1910, of 250,000 or over, and of \$3.00 per team, per annum elsewhere. Such property damage may be written upon bicycle delivery vehicles (not motor cycles) for the same limits, for a minimum of \$2.00 per bicycle regardless of the location in which the coverage is provided. Insurance in excess of a limit of \$1,000.00 may be written for an additional premium, equal to 3% of the premium charged for such \$1,000.00 limit for each \$100.00 in excess of \$1,000.00 and not in excess of \$2,000.00. For each \$100.00 in excess of \$2,000.00 there shall be a further premium charge equal to 1½% of the premium charge for the first limit of \$1,000.00.

THEATRE PUBLIC LIABILITY INCLUDING MOVING PICTURE SHOWS.

Theatre Public Liability policies cannot be written or endorsed to include compensation coverage. If in connection with a Theatre Public Liability policy, compensation coverage is desired, a separate policy in accordance with the rules and rates in this Manual shall be written concurrently with the Theatre Public Liability policy.

The rates for Theatre Public Liability risks, including moving picture shows, are based upon the seating capacity. These rates are in lieu of any other charge for the public liability hazards involved, except elevators. Elevators must be included at the Manual rate for elevator public liability or specifically excluded from the policy.

LONG TERM POLICIES.—Theatre Public Liability policies may be written for a term of three years with a discount of 10% upon the seating capacity and elevator rates. All the foregoing is with the provision that the entire three-year premium be paid in advance, or that 50% of such entire three year premium be paid in advance, 30% at the end of the first year, and 20% at the end of the second year.

ADDITIONAL INTERESTS.—A Theatre Public Liability policy cannot be written to cover more than one insurable interest except with an additional premium charge of 40% on all elements of the risk for one additional interest, 60% for two additional interests, and 75% for three or more additional interests. Such additional insurable interests may be those of an individual, estate, firm or corporation, but co-owners may be covered under one policy without additional charge. Policies issued to cover the estate of a deceased person, where an executor or administrator is named, although so expressed as to cover the individual interest of such executor or administrator, involve but one insurable interest.

LANDLORDS' PROTECTIVE LIABILITY.—If the owner or general lessee of a theatre has leased the same entire to another, herein called the "Tenant" and the tenant

controls the elevators and operates the same exclusively, furnishes power and has entire charge and control of the premises, a Theatre Public Liability policy may be written to cover such owner or general lessee not in possession at 50% of the rates chargeable for the elements of hazard in such risk as provided in this Manual, which percentage shall also apply to the minimum premium. Upon all policies so written an endorsement shall be attached stating the existence of the conditions above described and that such conditions will continue during the term of the policy; also that the assured has no employees on or about the premises and is in no way responsible for the maintenance of the premises and the making of repairs. Agents and owners having care, custody, control and operation of theatres, are insurable only as owners at the rates and under the rules governing owners but if a policy be issued to cover both owner and agent, such policy shall be written under the rules governing "Additional Interests."

GENERAL.—If the building in which a theatre, concert hall or other place of public amusement is maintained, is occupied in part by hotels, stores, offices or apartments, the theatre, concert hall or place of amusement must be written in accordance with the Theatre Public Liability rule and the balance of the risk in accordance with the rules governing the writing of "O., L. and T." insurance.

THEATRE RATES.

It is recognized that there are many conditions surrounding a theatre which influence the rate to be charged for Theatre Public Liability insurance. The rates contained in this Manual are basis rates and policies must be issued at such rates. The rates are subject to adjustment in accordance with the Universal Analytic Schedule—Theatre Form.

MOVING PICTURE SHOWS—Public Liability rate per seat, per annum.....	.20
THEATRES, OPERA HOUSES OR HALLS—Public Liability rate per seat, per annum.....	.10

NOTE.—The premium shall be based upon each seat on the main floor and in each gallery irrespective of the number of entertainments given.

OWNERS' OR CONTRACTORS' PROTECTIVE LIABILITY.

COVERAGE.—An Owners' or Contractors' Protective Liability policy cannot be issued to cover operations performed by direct employees of the assured and shall exclude any obligation for workmen's compensation.

PERCENTAGE CONTRACTS.—If an owner employs a contractor, or a contractor employs a sub-contractor on the "Percentage Basis" so-called, it is probable that the relations will be those of principal and agent and that the employees of the contracting agent may under some circumstances at least be held to be the employees of the principal. It is necessary that this condition be provided for by compensation and public liability insurance issued jointly to the contracting parties, and such joint insurance shall be considered as covering only one interest and requiring but one premium charge. Therefore, where the percentage arrangement exists, the obligations of the owner or contractor who is in the position of principal must be included with the obligations of the contractor who is in the position of an agent, and for insurance purposes only, these parties shall be considered joint employers with but one insurable interest involved. If any of the work is sub-let by the principal or contracting agent, a Protective Liability policy may be issued as respects such work so sub-let as hereinafter provided.

All protective premium rates herein provided are to be applied to the total cost of all work let or sublet, including all labor, material, and equipment used or delivered for use in the execution of such work, whether furnished by the owner, the contractor, or the sub-contractor, also all allowances, bonuses, or commissions made, paid or due.

1. Owners' protective insurance not available to contractors and covering all work provided for under contract or contracts with the owner, but not on a percentage basis.

(a). Where the owner furnishes no material, tools, or equipment, rate for each \$100.00 of the total cost of the work let or sublet, 10 cents.

(b). If the owner furnishes any portion of the material or equipment, for each \$100.00 of the total cost of the work let or sublet, 20 cents. This rule shall not apply if the material furnished is exclusively intended and used for interior trim or finish, or if the material furnished is for interior decoration or ornamentation, or if the material furnished consists of interior fixtures, appliances or conveniences, or if the material furnished consists of builders' hardware. This rule shall apply, however, if materials other than those enumerated are also furnished, which materials go into the structural portions of the building, in which event the rate provided in this rule shall apply to the total cost of all work sublet. Under no circumstances shall a Protective Liability policy carry more than one premium rate. If the conditions with these modifications do not permit the writing of the entire risk under subdivision (a) foregoing, then the entire risk shall be written under this paragraph and at the rate herein provided.

(c). If the owner employs any superintendent, watchman or laborers on the premises, these employees must be covered by means of compensation and public liability insurance according to the rules and rates contained in this Manual.

(d). If the owner of land makes a long term lease to another, the lessee to erect a building upon the land, the owner of the land having no relation to or connection with the work of construction, a protective policy to cover such lessor during the construction of the building may be written at a rate of 2½ cents for each \$100.00 of the total cost of the building as hereinbefore provided. The policy, however shall be endorsed to express these existing conditions.

2. Contractors' protective insurance covering work to be performed under sub-contract or sub-contracts except upon the percentage basis, for which see previous rule.

(a). If the contractor does not furnish any material, tools, or equipment for the use of any sub-contractor, charge, for each \$100.00 of the total cost of the work sublet, 12½ cents.

(b). Where the contractor furnishes any portion of the material, tools, or equipment for use of any sub-contractor, charge, for each \$100.00 of the total cost of work sublet, 25 cents. This rule shall not apply if the material furnished is exclusively intended and used for interior trim or finish, or if the material furnished is for interior decoration or ornamentation, or if the material furnished consists of interior fixtures, appliances or conveniences, or if the material furnished consists of builders' hardware. This rule shall apply, however, if materials other than those enumerated are also furnished, which materials go into the structural portions of the building, in which event the rate provided in this rule shall apply to the total cost of all work sublet. Under no circumstances shall a Protective Liability policy carry more than one premium rate. If the conditions with these modifications do not permit the writing of the entire risk under subdivision (a) foregoing, then the entire risk shall be written under this paragraph and at the rate herein provided.

(c). If the contractor employs any superintendent, watchmen or laborers upon the premises, or undertakes the actual performance of any portion of the work, such employees and such work must be covered by means of compensation and public liability insurance under the rules and rates given in this Manual.

3. Contractors engaged in setting boilers or engines under contract with manufacturers or purchasers, rate to be applied to the entire cost of the contract work exclusive of the cost of boilers, engines or appliances thereof furnished by the manufacturer—protective liability rate, covering the manufacturer or owner, but not the contractor, \$1.50.

REMOVAL PERMITS.

Permits for the removal of mercantile establishments to new locations may be attached to O., L. and T. Public Liability policies under the following conditions:

- 1st. The policy or policies shall cover old and new locations during the period of removal.
- 2d. There shall be a flat premium charge for the hazards of removal not herein excluded, of \$15.00 for a term of not exceeding three days. An additional premium of \$3.00 per day shall be charged for every day or portion of day in excess of three.

These permits shall exclude the hazards of transportation between the old and the new locations, which shall be covered only by a Teams' Public Liability policy at the proper rate.

SPECIFIC INSTRUCTIONS TO AGENTS GOVERNING USE OF MANUAL.

In the preparation of this Manual the schedule arrangement of classifications has been superseded by an alphabetical arrangement.

In the rate columns will be found symbols representing the rates applicable to each classification for Compensation, Public Liability, Teams' Public Liability and Automobile Public Liability. At the back of the Manual will be found rate sheets indicating the values for said symbols except Automobile Public Liability for which refer to the Automobile Manual. It will be observed that certain symbols on the rate sheets are marked with an (x), and in the note reference is made to rate sheets entitled "Exceptions". These exceptions are classifications which have been given individual treatment in the case of the particular state to which the rate sheet applies. The rates for such classifications will be found on the "Exceptions" rate sheets. Certain classifications are more or less peculiar to individual states and these special classifications, if any, will be found on a separate rate sheet.

Certain classifications are designated in the rate columns by (a) or (b). (a) means "refer to Home Office" and agents must understand that they are not permitted to make quotations for risks falling under such classes without reference to the Home Office. (b) means "refer to pages 52 and 53 of the Manual" where will be found specific instructions as to the rate treatment to be accorded classifications so designated.

In the "Teams" and "Auto" columns there will be found opposite certain classifications hyphenated symbols. These symbols indicate that there may be two classes of teams or automobiles used in connection with the risk. In such cases it is required that the teams or automobiles be classified and the proper Manual rate applied to each class.

In the rating of teams' risks, special attention is called to the list of teams with their symbols enumerated on page 39.

If the agent has any doubt as to the proper classification of a teams' or automobile risk, the risk with full particulars should be referred to the Home Office.

The column designated "No." is for Home Office use and has no relation to the rating of risks.

CLASSIFICATIONS WHICH ARE DESIGNATED BY (b) IN P. L. COLUMN SHALL BE RATED AS FOLLOWS:

Advertising Signs.

Electrical Signs—including maintenance and operation, per hundred sq. ft.	\$2.00
Roof Signs—other than electrical signs, per hundred sq. ft.	2.00
Signs fastened on walls of buildings, per hundred sq. ft.	1.00
Street or Highway Signs or Bulletins, per hundred sq. feet.25
Signs in fields and vacant lots, per hundred sq. ft.10
Minimum premium, \$6.00 per policy.	

Automatic Slot or Vending Machines, operation of (excluding installation in place, repair and taking down) per machine, per annum.10
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Baseball Clubs and Parks.

Basis of premium computation—per \$100 of gate receipts.50
Minimum premium per season or year—in cities with population of 100,000 or over, \$250.00 per park. Elsewhere, \$100.00 per park.	

Bath Houses and Bathing Pavilions—Beach.

Basis of premium computation—per \$100 of gross receipts.50
The minimum premium per season or year shall not be less than an amount equivalent to 10 cents for each dressing room.	

Churches.

Flat premium charge per annum :

In cities with population of 100,000 or over.	50.00
Elsewhere.	25.00

Dance Halls, including dance floors, galleries and instruction rooms.

Basis of premium computation—per \$100 of admission receipts :

When alcoholic liquors are served on the premises, minimum annual premium, \$50.00, rate	2.00
When no alcoholic liquors are served on the premises, minimum annual premium, \$25.00, rate	1.00

Dog Shows. Rate as "Horse Shows."

Exhibitions — Agricultural, Horticultural or Industrial, in halls, theatres or auditoriums:

Basis of premium computation—per \$100 of gate receipts50
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Minimum premium for term of policy, which term shall include but one continuous exhibition—in cities with population of 100,000 or over, \$125.00. Elsewhere, \$50.00.

These minimum premiums are not subject to short rate or pro rata adjustment.

Golfers.

A Public Liability policy may be issued to an individual golfer insuring him against loss by reason of his liability for accidents suffered by any person, including his caddy, club members, club employees, fellow players and general public, for limits of \$5,000 for one person injured and \$10,000 for any one accident in which more than one person is injured.

Premium for one-year policy.....	3.00 ★
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Premium for three-year policy.....	7.00	★
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Horse Shows—in halls, theatres or auditoriums exclusively.

Basis of premium computation—per \$100 of gate receipts.....	1.00
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Minimum premium for term of policy, which term shall include but one continuous exhibition, in cities with population of 100,000 or over, \$125; elsewhere, \$50. These minimum premiums are not subject to short rate or pro rata adjustment.

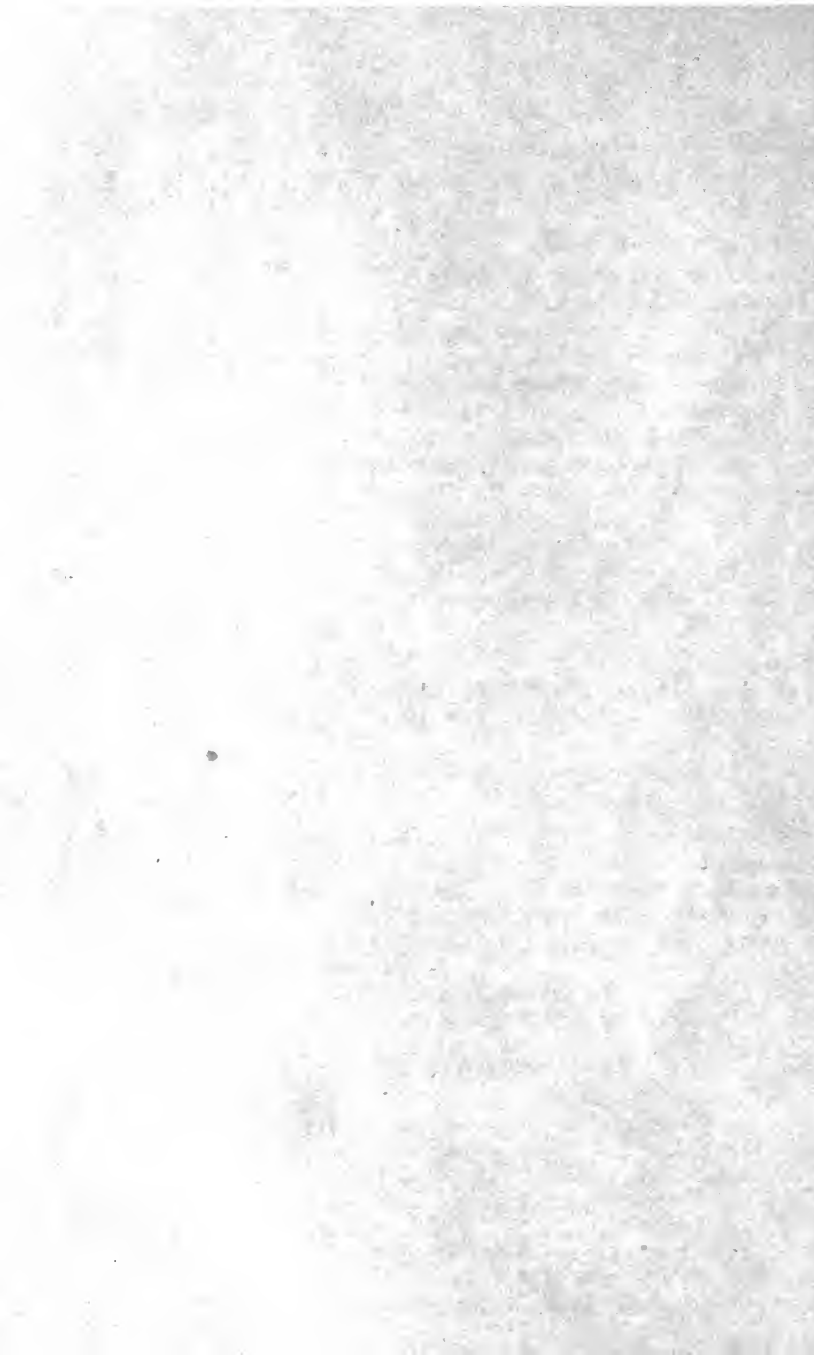
Lunch Wagons, including hauling to and from the place of business, rate for each, per annum.....	10.00
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Skating Rinks—Ice or Roller.

Basis of premium computation—per \$100 of admission receipts, including receipts from the hiring of skates.	.50
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Minimum premium per season or year, \$125 for each rink in cities with population of 100,000 or over; elsewhere, \$50. These minimum premiums are not subject to short rate or pro rata adjustment.





Classification	No.	Comp.	P.L.	Teams	Auto.
Absorbent Cotton Mfg.....	4690	BF	Z	R	5
Acetic Acid Mfg.....	4536	CM	ZB	R	5
Acetylene Gas Machine Mfg.....	3522	CM	ZB	R	5
†Acetylene Gas Machines—installation.	3722	CQ	ZJ	R	5
Acetylene Gas Tank Charging Stations—operation	4636	EG	ZT	R	5
Acid Mfg. (not otherwise classified).	4510	CT	ZB	R	5
Adding Machine Mfg.....	3567	BA	ZA	R	5
Additions to, alterations and repairs of assured's existing buildings or plants (not maintenance of equipment covered as manufacturing operations) excluding the erection or demolition of structural steel or of any fabricated iron or steel product or structure, or the construction of sewers, tunnels, shafts, or subways	5602	CS	ZJ	—	5
This classification is not available to contractors.					
Advertising Novelties Mfg.—not exclusively wood, metal or celluloid.	4950	CG	ZA	R	5
This classification applicable to concerns engaged exclusively in the manufacture of a miscellaneous line of Advertising Novelties.					
Advertising Signs Mfg.—celluloid..	4454	CD	ZB	R	5
Advertising Signs Mfg.—glass.....	4132	BL	ZA	R	5
Advertising Signs Mfg.—metal.....	3064	CJ	ZB	R	5
†Advertising Signs—erection and repair only (excluding sign painting on buildings).....	9540	CZ	ZM	R	5
Public Liability policies shall cover only during the actual performance of the work.					
†Advertising Signs — maintenance and operation of.....	9542	DJ	(b)	R	5
Aerated Water Mfg.	2160	CZ	ZC	PA	3
Aeroplane Mfg., including overhauling and repair in shop and outside, excluding operation and demonstration.....	3830	BR	ZD	R	5
For coverage of operation and demonstration—refer to Home Office.					

See Division of Payroll Rules, pages 7 to 11 inclusive.

Classification	No.	Comp.	P.L.	Teams'	Auto.
Agate and Enamel Ware Mfg.	3224	CV	ZB	R	5
AGRICULTURAL MACHINERY MFG.					
Road or Street Making Machinery Mfg.	3521	CT	ZC	P	5
Threshing or Husking Machine Mfg.	3504	CT	ZC	P	5
Traction Engine or Power Plow Mfg.	3505	CT	ZC	P	5
Wagon Mfg.....	3868	CJ	ZA	R	5
If the business of the assured is completely described by one of the foregoing classifications, the risk must be assigned to such classification.					
If the business of the assured is not completely described by one of the foregoing classifications, the risk must be classified and rated as follows :					
Machine Shop—no foundry,.....					
If the following operations are included each must be separately classified and rated :					
Foundries—iron.....	3081	CE	ZC	R	5
Foundries—malleable iron.....	3086	CJ	ZB	R	5
Woodworking.....	2825	CM	ZA	R	5
Agricultural Tools Mfg. (hand) (shovels, spades, scoops, pitch-forks, rakes, hoes and gardening tools).....	3137	BW	ZB	R	5
Alcohol Mfg.	4535	CM	ZB	R	5
Aluminum Smelting.....	1434	CP	ZC	R	5
Aluminum Ware Mfg., from sheet aluminum—no rolling mill or smelting operations.....	3227	CR	ZB	R	5
Ammonia Mfg.....	4521	CM	ZB	R	5
Amusement Parks—(rate as "Exhibitions.")					
Analytical Chemists, including shop work and work performed away from shop.....	4511	CM	ZD	R	5

See Division of Payroll Rules, pages 7 to 11 inclusive.

Classification	No.	Comp.	P.L.	Teams'	Auto.	
Anchor Mfg.....	3108	CQ	ZC	P	5	
Aniline and Alizarine Mfg.....	4553	CM	ZB	R	5	
Apartment Hotels and Hotel Apartments (excluding power laundry).	9005	BH	YE	MA/R	2	★
Laundries in connection with apartment hotels and hotel apartments operating no machinery, doing hand work exclusively, to be covered under the governing classification.						★
Power Laundries to be classified separately as "Laundries—not otherwise classified."						
Apartment Houses.....	9004	BY	YE	MA/R	2	
Apartment House—one apartment (tenant's risk) see page 33.						
‡Appliances—installing and erecting copper and other sheet metal wholly inside buildings not in course of construction (not otherwise classified)	5114	CL	ZJ	R	5	
Appraising of Buildings, their Contents and Machinery.....	8721	BF	ZD	S	5	
‡Architects—supervising.....	5603	CM	ZL	S	5	
Arms Mfg.—heavy ordnance (not charging shells).....	3527	CT	ZC	P	5	
Arms Mfg.—small arms (not charging shells)	3200	BL	ZA	R	5	
Arsenic Mfg.....	4532	CM	ZB	R	5	
Art Novelties—finishing and assembling only (not otherwise classified)—no stamping (not available for division of payroll)	4951	BL	Z	R	5	
‡Artesian Well Drilling	6201	CT	ZJ	R	5	
Artificial Feather and Flower Mfg.	2534	AV	Z	R	5	
Artificial Limb Mfg.	4970	CC	ZA	R	5	
Asbestos Goods Mfg.	1852	CT	ZA	R	5	
‡Asphalt Laying—street or sidewalk (including shop and yard)	5503	CG	ZL	R	5	

See Division of Payroll Rules, pages 7 to 11 inclusive.

Classification	No.	Comp.	P.L.	Teams'	Auto.
Asphalt Works (shop and yard only)	4745	CQ	ZD	R	5
Assaying	1410	CT	ZB	R	5
Asylums :					
Clerical Office Employees.....	8810	AE			
Professional Employees.....	8830	AS			
All other employees except drivers and drivers' helpers, chauffeurs and chauffeurs' helpers and em- ployees in power laundries.....	9040	BH	YD	MA/R	5 ★

Laundries in connection with asylums operating no machinery, doing hand work exclusively, to be covered at the rate for "All other employees," etc.

Power laundries to be classified separately as "Laundries—not otherwise classified."

Public Liability for asylums excludes injuries to patients due to the rendering of any professional services, or the omission thereof, by any doctor, nurse or other attendant.

For Public Liability rate for cottages attached to asylums, see rule, page 30.

Classification

No. Comp. P.L. Teams' Auto.

Asylums for the Insane.....

— (a) (a) MA/R 5 ★

Public Liability for asylums excludes injuries to patients due to the rendering of any professional services, or the omission thereof, by any doctor, nurse or other attendant.

For Public Liability for cottages attached to asylums, see rule, page 30.

★

Athletic Clubs.....

9065 BH YF MA/R 5

Public Liability for gymnasium, \$10.00 additional; for swimming tank, \$5.00 additional; for bowling alleys, \$5.00 additional per alley.

Auctioneers — to cover wherever goods are auctioned (not live stock sales stables).....

8090 BD ZJ R 3

Auditors, Accountants and Systematizers:

Clerical office employees, traveling auditors, accountants and office systematizers.....

8803 AE Z S 5

Factory Cost Systematizers.....

8722 BX ZG S 5

Autogenous Cutting and Welding (oxy-acetylene process) (rate as "Oxy-Acetylene Cutting and Welding.")

Automatic Slot or Vending Machines, Mfg. (including installation in place, repairs and taking down)...

3560 BX ZE R 5

Automatic Slot or Vending Machines

—operation of.....

8743 — (b) R 5

Automatic Sprinkler Mfg.....

3583 BX ZA R 5

‡Automatic Sprinkler—installation..

5188 CM ZG R 5

‡Automatic Stoker—installation ..

3734 CQ ZJ P 2

See Division of Payroll Rules, pages 7 to 11 inclusive.

Automobile, Carriage and Wagon

Body Mfg.—metal or wood (not available for division of payroll) . .

3802 BY ZA R 5

Automobile Dealers — with or without garage, and auto garages.

Entire remuneration of all employees, not excepting clerical (including executive officers whose duties expose them to any operative hazard of the business) must be included without division. The

actual remuneration of such executive officers and salesmen must be included in the payroll but not in excess of \$1,500 per annum, per officer or salesman

8380 BT — — —

Automobile Engine Mfg.

3805 BR ZB R 5

Classification	No.	Comp.	P.L.	Teams'	Auto.
Automobile Frame Mfg.(not chassis) —(not available for division of payroll)	3800	CJ	ZB	R	5
Automobile Garage—private (when not on same premises with private dwellings). Public Liability \$4.00 per annum or \$10.00 for three years.					
Automobile Lamp and Lantern Mfg.—(not available for division of payroll)	3801	CM	ZB	R	5
Automobile Livery, Garages and Taxicab Stations: Employees of garage excluding Chauffeurs and Clerical Office Employees	8380	BT	—	—	—
Chauffeurs	7382	CG	—	—	—
Clerical Office Employees	8810	AE	—	—	—
Automobile Mfg.—assembling of manufactured parts only (not available for division of payroll) . .	3809	BP	Z	R	5
Automobile Mfg.	3808	BR	Z	R	5
This classification applies only to concerns turning out automobiles as finished products, including the manufacture of such parts as they may themselves manufacture, with assembling and finishing of automo- biles, and is not applicable to con- cerns engaged in the manufacture of specific parts, such as motors, bodies, castings and the like.					
Automobile Radiator Mfg. — (not available for division of payroll) . .	3807	BY	ZA	R	5
Automobile Salesrooms (no garage or repair shop; no movement of cars except by hand) entire com- pensation of salesmen and clerical force to be included	8109	BD	ZD	—	—
Automobile Tops Mfg.—excluding the manufacture of metal or wooden parts (not available for division of payroll in "Automobile Mfg.")	3804	BL	ZA	R	5
For the manufacture of metal or wooden parts of automobile or carriage tops rate as "Hardware Mfg.—auto- mobile or carriage".					

See Division of Payroll Rules, pages 7 to 11 Inclusive.



Classification	No.	Comp.	P.L.	Teams'	Auto.
Automobile Wind Shield Mfg.	3806	BR	ZA	R	5
Awning and Tent Fabric Mfg. (shop only) — no manufacturing of wooden pegs or iron frames.	2246	BW	Z	R	5
Awning and Tent Mfg.—shop only	2574	BL	ZA	R	5
†Awning and Tent—erection.	9543	CZ	ZL	R	5
Axe Mfg.	3115	CF	ZB	R	5
Axle Grease Mfg.	4742	CA	ZA	R	5
Axle Mfg.—wood.	3862	CM	ZA	R	5
Babbitt Metal Mfg.	3335	BZ	ZB	R	5
Baby Carriage Mfg.	3865	BT	Z	R	5
Badge Mfg.—cloth.	2389	AW	Z	R	5
Badge Mfg.—metal (no stamping)..	3135	BL	ZA	R	5
Bag Mfg.—burlap, sacking (sewing only)	2575	BF	Z	R	5
Bag Mfg.—paper only—no paper making.	4273	BQ	Z	R	5
Bag Mfg.—traveling, portmanteau and valise.	2683	BL	Z	R	5
Bakeries.	2000	BZ	ZB	RA	4/5
Baking Powder Mfg.—no can mfg.	4500	BL	ZA	R	5
Ball Bearing Mfg.	3638	BS	ZA	R	5
Barber Shops.	9580	BL	YF	R	5
Public Liability excludes injuries to customers due to the rendering of any professional services, or the omission thereof, by any barber, chiroprapist, manicure or other attendant.					
Barbers' Supplies Mfg. (including furniture).	2872	CB	ZA	R	5
Bark Mills.	2716	DD	ZD	R	5
Bark Peeling.	2701	DF	ZD	R	5
Barrel Mfg.—making heads, hoops and staves, and assembling.	2742	CY	ZA	R	5
Barrel Mfg. — not making heads, hoops and staves, assembling only.	2745	CR	ZA	R	5
Barrel Mfg. — wood veneer (no veneer mfg.)	2906	CY	ZA	R	5

See Division of Payroll Rules, pages 7 to 11 inclusive.

Classification	No.	Comp.	P.L.	Teams'	Auto.
Barytes Mfg.—no quarrying.	1740	CH	ZC	R	5
Baseball Clubs and Parks:					
All players on salary list of as- sured, whether regularly played or not—including umpires. . . .	9181	GV	(b)	MA/R	5
All employees engaged in care, maintenance and operation of grounds and care of teams, in- cluding ticket sellers and col- lectors, trainers, managers (not playing managers) bat boys and special officers.	9182	BY	(b)	R	5
Baseball Mfg.	2690	BL	Z	R	5
Basket Mfg.—willow ware.	2903	BX	ZA	R	5
Basket Mfg.—wood veneer (no veneer mfg.)	2907	GY	ZA	R	5
Bath Houses and Bathing Pavilions —Beach.	9183	CC	(b)	R	5
Baths (not otherwise classified)	9064	CC	YI	R	5
Public Liability for baths excludes injuries to customers due to the ren- dering of any professional services, or the omission thereof.					
Public Liability minimum pre- mium, \$50.00.					
Battery Mfg.—storage (manufac- tured from lead plates).	3640	CR	ZC	R	5
Battery Mfg.—storage (manufac- tured from iron and nickel plates).	3641	CH	ZC	R	5
Bean Sorting and Handling	2054	BL	ZA	R	5
Bedstead Mfg.—metal.	3302	BY	ZB	R	5
Bedsteads Mfg.—metal—assembling manufactured parts only (not avail- able for division of payroll).	3304	BV	ZA	R	5
Beet Sugar Mfg.	2030	CM	ZF	O	5
†Bells (tower bells)—installation. . .	9532	DC	ZJ	P	5
Bent Wood Mfg.	2879	CB	ZA	R	5
Bicycle and Bicycle Parts Mfg.— (including the assembling of bicycles).	3840	BR	Z	R	5

See Division of Payroll Rules, pages 7 to 11 inclusive.

Classification	No.	Comp.	P.L.	Teams'	Auto.
‡Bill Posting—no erection or repair of signs.....	9545	DJ	ZJ	R	5
Billiard and Bowling Halls :					
*No alcoholic drinks served on the premises.....	9084	BQ	YF	R	5
*When alcoholic drinks are served on the premises.	9085	BQ	YH	R	5
*Additional charge for P. L. of \$5.00 per alley.					
Billiard Halls—no bowling alleys:					
No alcoholic drinks served on the premises.	9086	AX	YF	R	5
When alcoholic drinks are served on the premises.....	9087	AX	YH	R	5
Billiard Table Mfg.—including setting up and taking down at place of delivery.....	2870	CB	ZA	R	5
Black Lead Mfg.....	1749	CH	ZA	R	5
Blacking Mfg.—shoe—no can mfg..	4590	CC	ZA	R	5
Blacksmithing — not shoeing (not available for division of payroll)..	3107	CJ	ZC	R	5
Blacksmithing—shoeing.	9590	CV	ZD	R	5
If employees lead or drive animals of customers to and from shop, P. L. rate.			ZJ		
‡Blast Furnaces—erection, repair and re-lining.	5002	DY	ZJ	R	5
Blast Furnaces—operation.....	1421	DO	ZC	P	5
Blasting—payroll to include the whole remuneration of all employees engaged in the storage, handling, or use of explosives including loading, capping, connecting and firing; with an additional minimum premium of \$25.00 (see rule relative to division of payroll entitled "Blasting").	6280	ER	ZY	R	5
Bleacheries	2414	BX	Z	R	5
Bleaching Powder Mfg.	4527	CH	ZB	R	5

See Division of Payroll Rules, pages 7 to 11 inclusive.



Classification	No.	Comp.	P.L.	Teams'	Auto.
Boat Building—constructing canal boats, scows, and barges (not available for division of payroll) . .	6803	CZ	ZG	R	5
Boat Building—constructing or repairing motor boats—wood or metal—not exceeding 75 feet over all (including shop and yard work) (not available for division of payroll).....	6823	CQ	ZG	R	5 ★
Boat Building—constructing or repairing small yachts, sailboats or rowboats—wood or metal—not exceeding 40 feet over all (including shop and yard work) (not available for division of payroll).....	6821	CQ	ZG	R	5
Boat Building — constructing or repairing small yachts, sailboats or rowboats—wood or metal—not exceeding 150 feet over all (including shop and yard work) (not available for division of payroll).....	6820	CV	ZG	R	5
Boat Building — iron or steel, where staging or scaffolding is used, not otherwise classified (including shop and yard work).....	6840	CZ	ZG	R	2
Boat Building—wood, where staging or scaffolding is used, not otherwise classified (including shop and yard work).....	6801	CZ	ZG	R	5
Bobbin and Spool Mfg.—wood.....	2781	CM	ZA	R	5
Boilermaking	3620	CT	ZC	P	2
Boiler Inspecting.....	8731	CZ	ZJ	S	5
‡Boiler Scaling.....	8732	CZ	ZJ	R	5
‡Boilers (steam)—installation and repair including construction of necessary concrete or masonry foundations. Payroll for "Comp." coverage to include drivers and drivers' helpers, also chauffeurs and chauffeurs' helpers.....	3726	DE	ZJ	P	2

See Division of Payroll Rules, pages 7 to 11 inclusive.

Classification

No. Comp. P.L. Teams' Auto.

Bolt and Nut Mfg.—excluding steel mfg; excluding rolling mill operations.....	3132	BY	ZA	R	5
Bond Paper Mfg.....	4232	CB	ZB	R	5
Bone and Ivory Turning	4481	CG	ZA	R	5
Bonnet Frame Mfg.—no wire mfg.	2533	AV	Z	R	5
Bookbinding	4307	BL	Z	R	5
Boot and Shoe Machinery Mfg...	3558	BQ	ZA	P	5
Boot and Shoe Mfg.	2660	AX	Z	R	5
Boot and Shoe Pattern Mfg.—(not available for division of payroll)..	2792	BF	ZA	R	5
Borax Mfg.....	4529	CH	ZA	R	5
Bottle Dealers (second hand)	8212	CH	ZD	O	5
Bottle Mfg.—no automatic blowing machines (not available for division of payroll).....	4111	BC	ZA	R	5
Bottle Mfg.—not otherwise classified	4114	BT	ZA	R	5
Bottling—under pressure.....	2161	CZ	ZC	PA	3
Bottling—not under pressure (not available for division of payroll)..	2165	CM	ZB	PA	3
Bowling Halls:					
*No alcoholic drinks served on the premises.....	9082	CG	YF	R	5
*When alcoholic drinks are served on the premises	9083	CG	YH	R	5
*Additional charge for P. L. of \$5.00 per alley.					
Box Mfg.—cigar.....	2766	CM	ZA	R	5
Box Mfg.—folding paper boxes—no paper or paper board mfg.	4241	BZ	ZB	R	5
Box Mfg.—solid paper boxes—no paper or paper board mfg.....	4240	BZ	ZB	R	5
Box Mfg.—wood—assembling only	2767	CM	ZA	R	5
Box Mfg.—wood—mfg. shooks and assembling.....	2760	CX	ZC	R	5
Box Mfg.—wood (wire bound)—no box shooks mfg. (not available for division of payroll).....	2765	CM	ZA	R	5
Box Shooks Mfg.....	2717	DD	ZC	R	5
Braid and Fringe Mfg.....	2387	BA	Z	R	5
Brass Goods Mfg.....	3311	CB	ZA	R	5
Breakfast Food Mfg. — prepared foods excluding Oatmeal and Corn Milling.....	2016	CG	ZB	R	5

See Division of Payroll Rules, pages 7 to 11 inclusive.

Classification	No.	Comp.	P.L.	Teams'	Auto.
Breweries—with or without bottling, excluding drivers and drivers' helpers, chauffeurs and chauffeurs' helpers'.....	2121	CM	ZA	OB	2
Drivers and drivers' helpers.....	7215	CK	ZA	OB	2 ★
Chauffeurs and chauffeurs' helpers	7388	CG	ZA	OB	2 ★
‡Brewery Vats—metal and wood—installation	3728	CQ	ZJ	R	5
Brick Mfg.—including construction and reconstruction of sheds and kilns if done by assured's employees, also including underground mining.	4010	CS	ZC	RB	5
Brick Mfg.—including construction and reconstruction of sheds and kilns if done by assured's employees, also including clay digging and quarrying (no underground mining).....	4029	CF	ZC	RB	5
‡Bridge Building — masonry other than concrete (no blasting).....	5021	DP	ZP	RB	5
‡Bridge Building—metal—(no blasting)	5067	EC	ZU	P	2
‡Bridge Building—wood (no blasting).	5407	DQ	ZM	R	5
Bristol Board Mfg.: No pulp mill	4233	CR	ZB	R	5
With pulp mill (rate as "Paper and Pulp Mfg.")					★
Broom Mfg.—assembling of manufactured parts only (not available for division of payroll).....	2833	BF	ZA	R	5
Broom Mfg.—with saw mill or wood-working machinery	2830	CM	ZA	R	5
Brush Mfg.—assembling, only, excluding sawing, moulding and turning of backs and handles	2832	BF	ZA	R	5
Not available for division of payroll when located on same or adjoining premises where other brush mfg. operations are carried on.					
Brush Mfg.—including assembling and sawing, moulding and turning of backs and handles	2831	CH	ZA	R	5
Brush Mfg.—sawing, moulding and turning of backs and handles only—excluding assembling	2834	CQ	ZA	R	5

See Division of Payroll Rules, pages 7 to 11 inclusive.



Classification	No.	Comp.	P.L.	Teams'	Auto.
Buffing Wheel Mfg. — cloth or leather only.....	4980	BV	Z	R	5
Building Mfg.—portable, metal (shop only).....	3079	GD	ZD	R	5
Building Mfg.—portable, wood (shop only)	2814	GQ	ZD	R	5
Building Material Dealers (yard work only—no second hand materials or lumber yard).....	8205	GE	ZG	RB	5
Building Material Dealers (yard work only—secondhand materials). Payroll for "Comp." coverage to include drivers and drivers' helpers, also chauffeurs and chauffeurs' helpers	8204	GT	ZG	RB	5
† Building Moving. Payroll for "Comp." coverage to include drivers and drivers' helpers, also chauffeurs and chauffeurs' helpers	5703	DV	ZQ	R	5
Building Paper or Building Felt Mfg.—no paper or felt making... ..	4283	GO	ZB	R	5
† Building Raising—shoring buildings, removing walls and foundations, columns and piers, and rebuilding same	5702	DZ	ZQ	R	5
† Buildings—Office or Mercantile. Contractors for janitor work, including cleaning and caretaking, also the operation of elevators, heating, lighting, and power apparatus on the premises (not available for division of payroll) ..	9001	BY	ZJ	R	5
This classification does not apply to contractors whose sole or principal business is window cleaning.					
† Buildings, Portable—erection of sectional buildings.....	5405	GM	ZJ	R	5

See Division of Payroll Rules, pages 7 to 11 inclusive.



†Buildings — Private Residences or Private Estates. Contractors for janitor work, including cleaning and caretaking, care of lawns, sidewalks and furnaces and all other work incidental to the care, custody and maintenance of the property, excluding extraordinary additions, alterations or repairs.....	9002	BY	ZJ	R	5
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This classification does not apply to the owner or tenant hiring labor direct.

Bunting Mfg.....	2283	BG	Z	R	5
Burlap and Sack Mfg.—weaving...	2345	CD	Z	R	5
Butchering—including handling of live stock.....	2081	DD	ZD	RB	5 ★

This classification must include all payroll involved in the handling of live stock and carcasses to and including loading of dressed beef, pork, sheep or calves on cars for shipment, but does not include the treatment of the viscera or by-products after removal of the carcass.

Butchers' Supplies Mfg.....	4910	GH	ZB	R	5
Butter Mfg.....	2067	BV	ZA	R	5
Butterine Mfg.....	4717	BV	ZA	R	5
Button Mfg.—celluloid.....	4453	CD	ZB	R	5
Button Mfg.—pearl and shell.....	4480	BX	ZA	R	5
Button Mfg.—vegetable ivory	4482	BF	ZA	R	5
Button Mfg.—not otherwise classified	3131	BY	ZA	R	5
Cab Companies (horse) including all payroll except clerical office employees.....	7202	CK	ZG	MA	—

For rate to cover accidents to public caused by horses and vehicles outside the stable walls, see Teams' rate.

See Division of Payroll Rules, pages 7 to 11 inclusive.

Cabinet Works — no power driven woodworking machinery (not avail- able for division of payroll)	2813	BM	ZA	R	5
Cabinet Works—with power driven machinery	2812	(a)	(a)	R	5
Cable Mfg.—wire.	3240	GZ	ZB	R	5
‡ Cable (electric)—placing of same in conduits or subways.	7536	CH	ZJ	R	4
Cables—insulation—no wire drawing	4470	GR	ZA	R	5
‡ Caisson Work—bridges and other subaqueous work; payroll to in- clude that of all employees work- ing under air pressure, and all others engaged in or upon the caissons or the apparatus connected therewith.	6250	EE	ZM	R	5

Classification	No.	Comp.	P.L.	Teams'	Auto.
‡Caisson Work — building foundations; payroll to include that of all employees working under air pressure and all others engaged in or upon the caissons or the apparatus connected therewith.....	6253	DY	ZP	R	5
Camphor Mfg.....	4530	CA	ZB	R	5
Can Mfg.....	3220	DA	ZB	R	5
‡Canal Construction(excluding barge canal construction) — all operations in connection therewith, except railroad operations, bridge building, caisson work and wrecking	6361	DK	ZJ	R	5
The above excepted classifications to take full Manual rates.					
For contracts involving the performance of dredging work only—no rock work, no blasting and no other operations of any nature whatsoever—apply the rate for the classification “Dredging—by floating dredges.”					
Candle Mfg.....	4710	CA	ZA	R	5
Candy Mfg.....	2041	BM	ZA	R	5
Cane Mfg.....	2952	BY	ZA	R	5
Canneries—no can mfg. (not otherwise classified).....	2111	CE	ZA	R	5
Canoe Building.....	6822	CH	ZA	R	5
Canvas Belting Mfg.....	2245	BW	ZA	R	5
Canvas Mfg.....	2247	BW	Z	R	5
Cap and Hat Mfg.—cloth.....	2535	AV	Z	R	5
Capsule Mfg.—gelatine.....	4657	BF	Z	R	5
Car Mfg.—railroad (all kinds).....	3881	GV	ZD	R	5
Car Wheel Mfg.—cast iron or steel —not pressed steel.....	3880	GV	ZC	R	5
Car Wheel Mfg. — pressed steel wheels.....	3882	GV	ZC	R	5
Carbide of Calcium Mfg.....	4533	GM	ZD	R	5
Carbon Mfg. (not electro-chemical process).....	1465	CH	ZA	R	5
Carbon Paper Mfg.—no paper making	4275	BF	ZA	R	5
Carbonic Acid Gas Mfg.....	4633	GZ	ZC	R	5

See Division of Payroll Rules, pages 7 to 11 Inclusive.

Classification	No.	Comp.	P.L.	Teams'	Auto.
Carborundum or other Abrasive Material Mfg.—by electro-chemical process.....	1880	CP	ZC	R	5
Carbureter Mfg.....	3581	BA	ZA	R	5
Cardboard Mfg:					
No pulp mill.....	4233	CR	ZB	R	5
With pulp mill (rate as "Paper and Pulp Mfg.")					
Card Clothing Mfg.....	3510	BA	ZA	R	5
Carding and Fulling Mills—(not available for division of payroll) ..	2221	BO	Z	R	5
†Carpentry—not otherwise classified	5401	DE	ZJ	R	5
Carpentry work in connection with wooden bridges to take rate for "Bridge Building—wood."					
†Carpentry—installation of interior trim such as builders' finish and cabinet work.....	5437	BX	ZJ	R	5
Carpentry—shop only.....	2803	CQ	ZC	R	5
Carpet Cleaning or Beating.....	9640	CG	ZC	R	4
Carpet Mfg.....	2400	BE	ZA	R	5
Carriage and Wagon Mfg.—assembling of manufactured parts only (not available for division of payroll)	3866	BP	ZA	R	5
Carriage and Wagon Mfg.....	3864	CJ	ZA	R	5
Carriage Mfg.—no wagon.....	3867	BY	ZA	R	5
Carriage Dashes and Tops Mfg.—excluding the manufacture of metal or wooden parts and leather enameling (not available for division of payroll in the following classifications: "Carriage and Wagon Mfg." "Carriage Mfg.—no wagon").....	3863	BL	ZA	R	5
For the manufacture of metal or wooden parts, rate as "Hardware Mfg.—automobile or carriage."					
Carriage Repositories and Sales-rooms.....	8108	BD	YF	R	5
†Carrier Systems—installation and repair—inside of mercantile buildings only (gravity, pneumatic or power)	5143	BX	ZI	R	5
Installation of freight carrier systems to take the "Millwright" rate.					

See Division of Payroll Rules, pages 7 to 11 Inclusive.



Classification	No.	Comp.	P.L.	Teams	Auto.
Cartridge Mfg.—charging and loading — all operations involving the handling of explosives, including the manufacture of fulminate.....	4766	EL	ZQ	R	5
Cartridge Mfg.—for small arms, in- cluding insertion of percussion caps—excluding the manufacture of fulminate, loading, charging or handling of explosives.....	3636	CB	ZA	R	5
Cash Register Mfg.....	3569	BA	ZA	R	5
Cast Iron Pipe Mfg.....	3089	DD	ZC	P	5
Castor Oil Mfg.....	4681	GT	ZA	R	5
Catering—including services away from store.....	9069	BL	ZG	R	4
Cathedral and Art Glass Window Mfg.—with or without glass making	4133	BF	ZA	R	5
Cattle Dealers (not operating stock yards—not live stock shipping) (not available for division of payroll)..	8282	CZ	ZJ	R	5
Cattle and Stock Food Mfg.....	2009	CO	ZC	R	5
Ceiling and Wall Covering Mfg.— metal.....	3063	CM	ZB	R	5
‡ Cellar Excavation (no caisson or sub- aqueous work), including digging holes and filling them with concrete for foundations for buildings.....	6220	DQ	ZM	R	5
‡ Cellar Excavation (no caisson or sub- aqueous work, and no blasting)— maximum depth of excavation, 12 feet (not available for division of payroll).....	6227	DD	ZM	R	5
Celluloid Goods Mfg.—from celluloid and from composition in the manu- facture of which celluloid has been used—no celluloid mfg.....	4452	CD	ZB	R	5
Celluloid Mfg. (pyroxylin plastics).	4440	DV	ZD	R	5
Cement Mfg. including quarrying— with or without blasting. Payroll for “Comp.” coverage to include drivers and drivers’ helpers, also chauffeurs and chauffeurs’ helpers	1651	DK	ZE	R	5
Cement Mfg.—no quarrying.....	1701	CZ	ZC	R	5
Cemetery Companies—all employees except clerical office—no blasting.	9220	CD	YA	R	5

See Division of Payroll Rules, pages 7 to 11 inclusive.



Classification	No.	Comp.	P.L.	Teams'	Auto.
‡Cesspool Digging, including incidental concrete lining—no blasting	6304	DT	ZM	R	5
Chain Mfg.—not otherwise classified	3103	CJ	ZB	R	5
Chain Mfg.—automatic process or hand forging (not available for division of payroll).....	3109	CB	ZA	R	5
CHAIR MFG.:					
Chair Stock Mfg.—no assembling.	2734	CQ	ZB	R	5
Chair Mfg.—including assembling of manufactured parts and finishing.....	2880	CB	ZA	R	5
Chair Mfg.—assembling of manufactured parts and finishing only (not available for division of payroll when located on same or adjoining premises where other chair mfg. operations are carried on).....	2885	BM	ZA	R	5
Chair Mfg.—upholstering.....	9524	BF	ZA	R	5
Chandelier Mfg.....	3182	BL	ZA	R	5
Charcoal Dealers (no furnaces)....	8214	BX	ZD	R	3
Charcoal Mfg.....	1481	CC	ZD	R	3
Chauffeurs and Chauffeurs' Helpers—commercial (not otherwise classified)	7380	CG	—	—	—
This rate is not applicable to those classifications which specifically provide for inclusion of payroll of chauffeurs and chauffeurs' helpers at the rate for such classifications.					
Check Mfg.—metal(no stamping)..	3140	BL	ZA	R	5
Check Mfg.—not metal.....	4286	BF	Z	R	5
Check Protectors Mfg.....	3573	BA	Z	R	5
Cheese Mfg.....	2061	BV	ZA	R	5
Chemical Mfg.—not otherwise classified.....	4524	CM	ZB	R	5
Chewing Gum Mfg.....	2045	BM	ZA	R	5
‡Chimney Construction—stone, brick or concrete, not structural iron or steel	5000	EG	ZM	R	5

See Division of Payroll Rules, pages 7 to 11 Inclusive.

Classification	No.	Comp.	P.L.	Teams	Auto.
China Decorating, including firing— no manufacturing.....	4050	AZ	Z	R	5
China Mfg.....	4051	AZ	Z	R	5
Chocolate Mfg.....	2042	BA	ZA	R	5
Churches:					
Rector and assistants, organist and members of choir.....	8840	AE			
All employees engaged in care, custody and maintenance of premises, including elevator attendants, excluding extraor- dinary additions, alterations or repairs.....	9104	BY	(b)	R	5
Cider Mfg.....	2141	GE	ZA	R	5
Cigar or Cigarette Mfg.—hand made (not available for division of pay- roll)	2171	AV	Z	R	5
Cigar or Cigarette Mfg.—machine made.....	2170	AX	Z	R	5
Cigarette Paper Mfg. (rate as "Paper and Pulp Mfg.")	4235				
Circular Loom Mfg.—flexible piping for electric wires.....	4472	BR	ZA	R	5
Clay Digging—(no canal, sewer or cellar excavation, or underground mining) (no blasting).....	4001	DD	ZJ	R	5
Cleaning and Dyeing.....	2583	CR	ZC	R	4
†Cleaning and renovating outside surfaces of buildings.....	5469	EC	ZM	R	5
†Clearing land, removing stumps and grading for agricultural pur- poses exclusively. Payroll for "Comp" coverage to include drivers and drivers' helpers, also chauffeurs and chauffeurs' helpers	6040	CZ	ZJ	R	5
Clerical Office Employees (not other- wise classified).....	8810	AE	Z	R	5
Cloak Mfg.....	2501	AQ	Z	R	5
Clock Mfg.....	3382	BL	ZA	R	5
Cloth Printing.....	2417	BT	ZA	R	5

See Division of Payroll Rules, pages 7 to 11 Inclusive.

Classification	No.	Comp.	P.L.	Teams'	Auto.
Cloth Sponging (not available for division of payroll).....	2415	BK	ZA	R	5
Clothing Mfg.....	2501	AQ	Z	R	5
Club Houses (not athletic, country, or yacht).....	9072	BH	YD	R	5
Public Liability for gymnasium, \$10 additional; for swimming tank, \$5 additional; for bowling alleys, \$5 additional per alley.					
Coal Billet and Briquette Mfg.....	1463	CM	ZD	QA	3
COAL MERCHANTS:					
Coal Merchants—receiving or shipping by water or by land and water, including stevedoring operations when performed by the assured by means of power machinery	8220	DJ	ZH	QA	3
Drivers and Drivers' Helpers...	7212	CX	*		
Chauffeurs and Chauffeurs' Helpers.....	7385	CX	*		
This classification not available to concerns engaged exclusively in stevedoring..					
Coal Merchants—receiving or shipping by land but not by water where power machinery is used either for loading or unloading or spotting cars.....	8221	CX	ZH	QA	3
Drivers and Drivers' Helpers...	7213	CX	*		
Chauffeurs and Chauffeurs' Helpers.....	7386	CX	*		
Coal Merchants—receiving or shipping by land or water where no power machinery is used for loading or unloading or spotting cars	8222	CQ	ZG	QA	3
Drivers and Drivers' Helpers..	7214	CQ	*		★
Chauffeurs and Chauffeurs' Helpers.....	7387	CQ	*		★
Cocoa Mfg.....	2042	BA	ZA	R	5
Cocoonut Shredding and Drying (not available for division of payroll)	2043	CE	Z	R	5

*Payroll must be included in the public liability policy.

See Division of Payroll Rules, pages 7 to 11 inclusive.

Classification	No.	Comp.	P.L.	Teams'	Auto.
Cod Liver Oil Mfg.....	4660	CT	ZA	R	5
Coffee Cleaning, Roasting and Grinding	2050	BL	Z	R	5
COFFIN AND CASKET MFG:					
Coffin and Casket—(wood) mfg. and assembling.....	2804	CM	ZA	R	5
Coffin and Casket—(metal) mfg. and assembling.....	3074	CH	ZA	R	5
Coffin and Casket — (concrete) mfg. and assembling.....	4035	CA	ZA	R	5
Upholstery Work and Mfg. Burial Garments	9525	AQ	Z	R	5
Coke Burning.....	1480	CC	ZD	QA	3
Cold Storage Warehouses—operation	8291	CR	ZG	R	5
Collar and Cuff Mfg.—including laundry.....	2520	AV	Z	R	5 ★

COLLEGES AND SCHOOLS:

Agricultural.

Clerical Office Employees.....	8810	AE			
Professors and Teachers.....	8860	AJ			
All other employees	9101	BV	YD	MA/R	5

For Public Liability for cottages attached to Colleges and Schools see rule, page 30.

Domestic Science.

Clerical Office Employees.....	8810	AE			
Professors and Teachers.....	8861	AE			
All other employees except drivers and drivers' helpers, chauffeurs and chauffeurs' helpers and employees in power laundries.....	9101	BH	YD	MA/R	5

Laundries, in connection with colleges and schools, operating no machinery—doing hand work exclusively, to be covered at the rate for "All other employees," etc.

Power Laundries to be classified separately as "Laundries—not otherwise classified."

For Public Liability for cottages attached to Colleges and Schools see rule, page 30.

Classification

No. Comp. P.L. Teams' Auto.

Manual Training.

Clerical Office Employees..... 8810 AE

Professors and Teachers..... 8862 AJ

All other employees except
drivers and drivers' helpers,
chauffeurs and chauffeurs'
helpers and employees in
power laundries..... 9101 BH (a) MA/R 5 ★

Laundries, in connection with colleges
and schools, operating no machinery—
doing hand work exclusively, to be
covered at the rate for "all other
employees," etc.

Power Laundries to be classified
separately as "Laundries—not other-
wise classified."

For Public Liability for cottages
attached to Colleges and Schools see
rule, page 30.

Military.

Clerical Office Employees..... 8810 AE

Professors and Teachers..... 8863 AE

All other employees except
drivers and drivers' helpers,
chauffeurs and chauffeurs'
helpers and employees in
power laundries..... 9101 BH YD MA/R 5 ★

Laundries, in connection with colleges
and schools, operating no machinery—
doing hand work exclusively, to be
covered at the rate for "all other
employees," etc.

Power Laundries to be classified
separately as "Laundries—not other-
wise classified."

For Public Liability for cottages
attached to Colleges and Schools see
rule, page 30.

Veterinary.

Clerical Office Employees..... 8810 AE

Professors and Teachers..... 8864 AJ

All other employees except
drivers and drivers' helpers,
chauffeurs and chauffeurs'
helpers and employees in
power laundries..... 9101 BH YD MA/R 5 ★

Laundries, in connection with colleges
and schools, operating no machinery—

Classification

No. Comp. P.L. Teams' Auto.

doing hand work exclusively, to be covered at the rate for "all other employees," etc.

Power Laundries to be classified separately as "Laundries—not otherwise classified."

For Public Liability for cottages attached to Colleges and Schools see rule, page 30.

Not otherwise classified.

Clerical Office Employees.....

8810 AE

Professors and Teachers.....

8865 AE

All other employees except drivers and drivers' helpers, chauffeurs and chauffeurs' helpers and employees in power laundries.....

9101 BH YD MA/R 5 ★

Laundries, in connection with colleges and schools, operating no machinery—doing hand work exclusively, to be covered at the rate for "all other employees," etc.

Power Laundries to be classified separately as "Laundries—not otherwise classified."

For Public Liability for cottages attached to Colleges and Schools see rule, page 30.

Color Mfg.—dry.....

4554 CM ZB R 5

Commissary Work—cooks, waiters and other employees engaged in furnishing board for employees in connection with manufacturing, lumbering or contracting risks (not exposed to mechanical hazard of such risks).

9078 BZ ZD Takes rate of governing classification

Composition Goods Mfg.—containing celluloid—(no celluloid mfg. or use of celluloid).....

4450 CD ZB R 5

Compressed Food Mfg.—tablet form only (not available for division of payroll)

2104 BL Z R 5

† Concrete erection—unit system—construction of concrete columns, beams, roofs, walls, and floors in sections, including subsequent erection and placing of same.....

5200 DZ ZP R 5

Concrete Block Mfg.....

4034 CA ZF R 5

See Division of Payroll Rules, pages 7 to 11 Inclusive.



Classification	No.	Comp.	P.L.	Teams'	Auto.
‡ Concrete Mixers (mechanical)—operation of—(not available for division of payroll).....	5205	DM	ZM	R	5
‡ Concrete Work—bridge building—payroll to include those engaged in making, setting up, and taking down frames, scaffolds, false work and concrete distributing apparatus (no blasting).....	5203	DP	ZL	R	5
‡ Concrete Work—buildings(not grain elevators), concrete construction, without reinforcement, either monolithic in form or by means of blocks, in which floors, beams and horizontal bearing surfaces are not of reinforced or self-bearing concrete. Payroll to include those engaged in making, setting up, and taking down frames, scaffolds, false work and concrete distributing apparatus (no blasting)	5208	DK	ZM	R	5
‡ Concrete Work—buildings(not grain elevators), reinforced concrete construction, with self-bearing floors or other horizontal surfaces or parts, constructed by means of reinforced concrete. Payroll to include those engaged in making, setting up, and taking down frames, scaffolds, false work and concrete distributing apparatus (no blasting).....	5204	DM	ZM	R	5
‡ Concrete Work—dams. Payroll to include those engaged in making, setting up, and taking down frames, scaffolds, false work and concrete distributing apparatus (no blasting).....	5207	DM	ZJ	R	5
‡ Concrete Work—floors or pavements of artificial stone or concrete, not reinforced or self-bearing.....	5502	CG	ZL	R	5

See Division of Payroll Rules, pages 7 to 11 Inclusive.



Classification

No. Comp. P.L. Teams' Auto.

‡Concrete Work — foundations for buildings. Payroll to include those engaged in making, setting up, and taking down frames, scaffolds, false work and concrete distributing apparatus, excluding all work in tunnels, subways, or caissons for which use proper classifications and rates.....	5209	DB	ZM	R	5
‡Concrete Work—grain elevators. Payroll to include those engaged in making, setting up, and taking down frames, scaffolds, false work and concrete distributing apparatus...	5206	DM	ZM	R	5
‡Concrete Work—piers, or abutments for bridges (not concrete bridges), retaining walls, water conduits (no tunneling) and other structures (no buildings, bridges, or dams). Payroll to include those engaged in making, setting up, and taking down frames, scaffolds, false work and concrete distributing apparatus, excluding all work in tunnels, subways or caissons, for which use proper classifications and rates...	5210	DB	ZL	R	5
Condensed Milk Mfg. (no can mfg).	2062	BV	ZA	R	5
‡Conduits—placing electrical cable or wire therein—no conduit construction.....	7536	CH	ZJ	R	4
‡Conduits for electric wires—construction work (no blasting).....	6325	CS	ZL	R	5
Confectioners' Machinery Mfg....	3559	BQ	ZA	R	5
Confectionery Mfg.	2041	BM	ZA	R	5
Contractors—building private residences, flats or apartments, with or without stores, one-story stores and stores with offices above, private stables and private garages, and buildings not mercantile or factory, all not exceeding three stories and basement in					

See Division of Payroll Rules, pages 7 to 11 Inclusive.

Classification

No. Comp. P.L. Teams' Auto.

height, including jobbing work connected therewith (no blasting) excluding the erection of churches, theatres, railroad stations, round houses, court houses, city halls and capitol buildings.....

‡Masonry or Concrete Work....	5642	CQ	ZL	R	5
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‡Carpentry Work including interior trim and cabinet work...	5643	CJ	ZJ	R	5
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‡Cellar Excavating.....	5644	CQ	ZL	R	5
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Any other operations incident to the construction of the class of buildings described under the foregoing classification, such as structural iron work, painting, plumbing, roofing and plastering, must take the regular Manual rate for such operations.

Contractors—General.

Where all work is sub-contracted, or where contractor performs work involving more than one manual classification:

‡For watchmen, timekeepers and cleaners only.....	5604	CZ	ZL	R	5	★
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‡For superintendents only....	5605	CM	ZL	R	5	★
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‡For officers, superintendents and other employees supervising the entire work.....	5606	CM	ZL	R	5	★
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‡Conveyors—coal and ash—installation inside of buildings (in connection with power and manufacturing plants).....	3720	CQ	ZM	P	5
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‡Conveyors and Hoisting Apparatus—coal, ash and ore—(erection outside of buildings).....	3701	DY	ZQ	P	5
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Cooperage Stock Mfg.—heads, hoops and staves.....	2741	DD	ZC	R	5
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Cooperage—making heads, hoops and staves, including assembling..	2742	CY	ZA	R	5
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Cooperage—not making heads, hoops and staves, assembling only.	2745	CR	ZA	R	5
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See Division of Payroll Rules, pages 7 to 11 Inclusive.



Classification	No.	Comp.	P.L.	Teams'	Auto.
Cop Tube Mfg.....	3517	BA	ZA	R	5
Copper Goods Mfg.....	3312	GB	ZA	R	5
Copper Refining—no ore reduction.	1440	CP	ZC	R	5
Copper Smelting.....	1441	CQ	ZC	R	5
‡Coppersmithing—away from shop.	5111	DK	ZM	R	5
‡Coppersmithing—installing and erecting appliances, copper and other sheet metals, wholly inside buildings not in course of construction.....	5105	GL	ZJ	R	5
Coppersmithing—shop only.....	3075	GD	ZC	R	5
Cord and Binder Twine Mfg.—not cordage	2342	BY	ZB	R	5
Cordage Mfg.....	2340	CH	ZB	R	5
Cork Cutting Works.....	2788	CM	ZA	R	5
Cork Paper Mfg.—no paper manufacturing.	4277	BQ	ZA	R	5
Corn Mills.....	2010	CO	ZC	R	5
‡Cornices and Skylights—erection and repair.....	5540	DK	ZM	R	5
Cornices and Skylights—shop only..	3072	CD	ZC	R	5
‡Corrugated Iron Buildings—erecting, or covering buildings already constructed (no structural steel work).	5086	DH	ZM	R	5
Corrugated Paper Mfg.—no paper making	4284	BQ	ZA	R	5
Corset Mfg.....	2554	AQ	Z	R	5
Cotton Batting Mfg.—from cull cotton only (not available for division of payroll).	2211	GE	Z	R	5
Cotton Batting Mfg.—from cull cotton and new rags (not available for division of payroll).	2212	CY	Z	R	5
Cotton Batting Mfg.—from cotton waste and new rags (not available for division of payroll).	2213	DH	ZA	R	5

See Division of Payroll Rules, pages 7 to 11 inclusive.

Classification	No.	Comp.	P.L.	Teams'	Auto.
Cotton Compressing.....	0400	CM	ZD	R	5
Cotton Ginning and Pressing (no compressing).....	0401	DS	ZE	R	5
Minimum premium per gin, Comp. \$25.00.					
Cotton Gin Machinery Mfg.....	3503	BR	ZB	P	5
Cotton Spinning and Weaving.....	2222	BO	Z	R	5
Cotton and Woolen Clippings Dealers—new goods only (including baling)—not rag and paper stock dealers.....	8211	CC	ZC	R	5
Cottonseed Oil Mfg.—with or without refining.....	4670	DX	ZE	R	5
Minimum premium per mill, Comp. \$25.00.					
Cottonseed Oil Refining (no manufacturing or expressing of oil)....	4671	CT	ZB	R	5
Counter, Heel and Sole Cutting....	2650	BY	ZA	R	5
Country Clubs.....	9066	BH	YD	MA/R	5
For Public Liability for cottages attached see rule, page 30.					
For Public Liability for gymnasium, \$10 additional; for swimming tank, \$5 additional; for bowling alleys, \$5 additional per alley.					
For grounds owned or used charge 50 cents per acre if policy includes Public Liability of club for games or sports conducted thereon; or charge 25 cents per acre if policy excludes Public Liability of club for this hazard.					
Not available to parks or other grounds where admission is charged.					
Cracker Mfg.....	2001	BZ	ZA	R	5
Crane and Derrick Mfg.....	3528	CT	ZC	P	5
Cranes and Derricks—installation.	3700	ED	ZM	P	2
Crayon Mfg.....	2941	BA	ZA	R	5
Creameries and Dairies not handling stock or farming (not available for division of payroll when on same premises with farm)....	2063	BV	ZB	R	5
Creamery and Dairy Supplies Mfg.	4911	CH	ZB	R	5
Crematories—operation.....	9650	CD	ZG	R	5
Cresote Mfg.....	4528	CH	ZB	R	5
Crib Work.....	6006	DG	ZJ	R	5

See Division of Payroll Rules, pages 7 to 11 inclusive.

Classification	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920	1921	1922	1923	1924	1925	1926	1927	1928	1929	1930	1931	1932	1933	1934	1935	1936	1937	1938	1939	1940	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2423	2424	2425	2426	2427	2428	2429	2430	2431	2432	2433	2434	2435	2436	2437	2438	2439	2440	2441	2442	2443	2444	2445	2446	2447	2448	2449	2450	2451	2452	2453	2454	2455	2456	2457	2458	2459	2460	2461	2462	2463	2464	2465	2466	2467	2468	2469	2470	2471	2472	2473	2474	2475	2476	2477	2478	2479	2480	2481	2482	2483	2484	2485	2486	2487	2488	2489	2490	2491	2492	2493	2494	2495	2496	2497	2498	2499	2500	2501	2502	2503	2504	2505	2506	2507	2508	2509	2510	2511	2512	2513	2514	2515	2516	2517	2518	2519	2520	2521	2522	2523	2524	2525	2526	2527	2528	2529	2530	2531	2532	2533	2534	2535	2536	2537	2538	2539	2540	2541	2542	2543	2544	2545	2546	2547	2548	2549	2550	2551	2552	2553	2554	2555	2556	2557	2558	2559	2560	2561	2562	2563	2564	2565	2566	2567	2568	2569	2570	2571	2572	2573	2574	2575	2576	2577	2578	2579	2580	2581	2582	2583	2584	2585	2586	2587	2588	2589	2590	2591	2592	2593	2594	2595	2596	2597	2598	2599	2600	2601	2602	2603	2604	2605	2606	2607	2608	2609	2610	2611	2612	2613	2614	2615	2616	2617	2618	2619	2620	2621	2622	2623	2624	2625	2626	2627	2628	2629	2630	2631	2632	2633	2634	2635	2636	2637	2638	2639	2640	2641	2642	2643	2644	2645	2646	2647	2648	2649	2650	2651	2652	2653	2654	2655	2656	2657	2658	2659	2660	2661	2662	2663	2664	2665	2666	2667	2668	2669	2670	2671	2672	2673	2674	2675	2676	2677	2678	2679	2680	2681	2682	2683	2684	2685	2686	2687	2688	2689	2690	2691	2692	2693	2694	2695	2696	2697	2698	2699	2700	2701	2702	2703	2704	2705	2706	2707	2708	2709	2710	2711	2712	2713	2714	2715	2716	2717	2718	2719	2720	2721	2722	2723	2724	2725	2726	2727	2728	2729	2730	2731	2732	2733	2734	2735	2736	2737	2738	2739	2740	2741	2742	2743	2744	2745	2746	2747	2748	2749	2750	2751	2752	2753	2754	2755	2756	2757	2758	2759	2760	2761	2762	2763	2764	2765	2766	2767	2768	2769	2770	2771	2772	2773	2774	2775	2776	2777	2778	2779	2780	2781	2782	2783	2784	2785	2786	2787	2788	2789	2790	2791	2792	2793	2794	2795	2796	2797	2798	2799	2800	2801	2802	2803	2804	2805	2806	2807	2808	2809	2810	2811	2812	2813	2814	2815	2816	2817	2818	2819	2820	2821	2822	2823	2824	2825	2826	2827	2828	2829	2830	2831	2832	2833	2834	2835	2836	2837	2838	2839	2840	2841	2842	2843	2844	2845	2846	2847	2848	2849	2850	2851	2852	2853	2854	2855	2856	2857	2858	2859	2860	2861	2862	2863	2864	2865	2866	2867	2868	2869	2870	2871	2872	2873	2874	2875	2876	2877	2878	2879	2880	2881	2882	2883	2884	2885	2886	2887	2888	2889	2890	2891	2892	2893	2894	2895	2896	2897	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Classification	No.	Comp.	P.L.	Teams	Auto.
†Diamond Drilling.....	6200	CL	ZJ	R	5
Disinfectant Mfg. — not otherwise classified	4523	CM	ZA	R	5
Distilling.....	2130	CM	ZC	P	3
†Ditch Digging—no sewer or canal building or excavation for water or gas mains—no blasting.....	6225	CZ	ZG	R	5
Dog Shows—rate as “Horse Shows.”					
Doll Mfg.—bisque or china.....	4056	AW	Z	R	5
†Door, Window Frame, or Sash—erection and repair—metal or metal covered	5103	CT	ZJ	R	5
Draughtsmen (engaged exclusively in that profession)—office duties only.....	8811	AE	—	R	5
†Dredging—by floating dredges (all operations except rock drilling and blasting)	6223	DB	ZJ	R	5
Drilling and blasting.....	6231	ER	ZY	R	5
†Dredging—excavation by means of suction dredges only, including loading and unloading.....	6224	CZ	ZJ	R	5
Dress Pattern Mfg.—paper only—including designers, draughtsmen, cutters, and all clerical force—no paper making.....	4282	AV	Z	R	5
This classification shall not include publication of magazines for which rate as “Publishing.”					
Dressmaking.....	2503	AQ	Z	R	5
†Drilling Work (not diamond drilling)—prospecting for ore(no shaft sinking, no blasting).....	6203	CT	ZJ	R	5
Drivers and Drivers’ Helpers—(not otherwise classified).....	7205	CK	—	—	—
This rate is not applicable to those classifications which specifically provide for inclusion of payroll of drivers and drivers’ helpers at the rate for such classifications.					
Drop Forging Works — not hardware—(no steam forging).....	3104	CJ	ZB	R	5

See Division of Payroll Rules, pages 7 to 11 inclusive.

Classification	No.	Comp.	P.L.	Teams	Auto.
†Diamond Drilling.....	6200	CL	ZJ	R	5
Disinfectant Mfg. — not otherwise classified	4523	CM	ZA	R	5
Distilling.....	2130	CM	ZG	P	3
†Ditch Digging—no sewer or canal building or excavation for water or gas mains—no blasting.....	6225	CZ	ZG	R	5
Dog Shows—rate as “Horse Shows.”					
Doll Mfg.—bisque or china.....	4056	AW	Z	R	5
†Door, Window Frame, or Sash—erection and repair — metal or metal covered	5103	CT	ZJ	R	5
Draughtsmen (engaged exclusively in that profession)—office duties only.....	8811	AE	—	R	5
†Dredging—by floating dredges (all operations except rock drilling and blasting)	6223	DB	ZJ	R	5
Drilling and blasting.....	6231	ER	ZY	R	5
†Dredging—excavation by means of suction dredges only, including loading and unloading.....	6224	CZ	ZJ	R	5
Dress Pattern Mfg.—paper only—including designers, draughtsmen, cutters, and all clerical force—no paper making.....	4282	AV	Z	R	5
This classification shall not include publication of magazines for which rate as “Publishing.”					
Dressmaking.....	2503	AQ	Z	R	5
†Drilling Work (not diamond drilling)—prospecting for ore(no shaft sinking, no blasting).....	6203	CT	ZJ	R	5
Drivers and Drivers’ Helpers—(not otherwise classified).....	7205	CK	—	—	—
This rate is not applicable to those classifications which specifically provide for inclusion of payroll of drivers and drivers’ helpers at the rate for such classifications.					
Drop Forging Works — not hardware—(no steam forging).....	3104	CJ	ZB	R	5

See Division of Payroll Rules, pages 7 to 11 Inclusive.

Classification	No.	Comp.	P.L.	Teams	Auto.
Drug Mfg.—not otherwise classified.	4601	BF	Z	R	5
Dry Battery Mfg.....	3642	BZ	ZA	R	5
† Dry Docks — construction (no blasting)	6008	DG	ZJ	R	5
† Dry Docks—(floating) construction.	6802	DH	ZJ	R	5
Dry Docks—operating docks and repairing vessels only, including shipwright work (no construction of docks)	6860	DR	ZG	R	5
Duck Cloth Mfg.	2240	BW	Z	R	5
Dwellings occupied by not more than two families (for rate see page 36). This classification does not include dwellings located in buildings occupied partly for office, mercantile or manufacturing purposes. One apartment in an apartment house (tenant's risk only) (for rate, see page 36). Dwellings of every description when occupied by three or more families, and buildings occupied partly for residence purposes by one or more families and partly for store, office or mercantile purposes: All employees engaged in care, custody and maintenance of premises, including elevator attendants, excluding extraordinary additions, alterations or repairs.....	9003	BY	YE	R	5
Dyeing and Cleaning.....	2583	CR	ZC	R	4 ★
Dyeing of Textiles—new goods (not "Dyeing and Cleaning")	2413	BT	ZA	R	5
Earthenware Mfg.—household utensils and art objects.....	4052	AZ	Z	R	5
Earthenware Mfg.—tiling, gas retorts, sewer pipe and drain pipe, (including underground mining).	4013	CP	ZC	R	5
Earthenware Mfg.—tiling, gas retorts, sewer pipe, and drain pipe (no underground mining).....	4030	CD	ZC	R	5
Electric Apparatus Mfg.	3643	BR	ZA	R	5
Electric Cutting and Welding— including shop.....	5083	DK	ZP	R	5
Electric and Gas Fixtures Mfg.....	3180	BL	ZA	R	5

See Division of Payroll Rules, pages 7 to 11 Inclusive.

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Classification

No. Comp. P.L. Teams' Auto.

† Electric Light and Power line construction work exclusively — on transmission lines not intended for local distribution

7530 DE ZP MA/R 4/1

† Electric Light and Power line construction work—excluding transmission lines not intended for local distribution (not available for division of payroll)

7534 DE ZU MA/R 4/1

† Electric Light and Power Companies—operation, maintenance, extension of lines, and making of service connections (see notes below.) . . .

7531 DE ZW MA/R 4/1

Public Liability minimum premium, \$100.00.

† Electric Light and Power Companies—operation, maintenance, and extension of transmission lines (not for local distribution) (see notes below)

7532 DE (a) MA/R 4/1

Public Liability minimum premium, \$100.00.

The two preceding classifications require that all payroll including that expended for line construction shall be subject to the rate of the classification, unless the assured maintains an entirely separate department for installing electrical equipment which is operated by a separate set of employees who are at no time engaged in connection with the operation of the power plant in any capacity. In such cases the payroll of such employees shall be separately stated at the Manual rates for the kind of installation work performed.

Under no circumstances shall this rule be interpreted to mean that the payroll of the linemen may take any rate other than the operative rate of the plant.

Manufacturing or mercantile plants engaged in generating electricity and supplying the same or any part thereof to other plants or buildings

7537

If manufacturing or mercantile plants, insured at the manufacturing or mercantile rates applicable

See Division of Payroll Rules, pages 7 to 11 inclusive.

Classification

No. Comp. P.L. Teams' Auto.

thereto, are engaged in the generating of electricity and supplying the same or any part thereof to other plants or buildings, the manufacturing or mercantile rate applicable to the plant or location covered shall be applied to all payroll in that plant including the payroll engaged in the generation and distribution of the electric current, and, in addition thereto, there shall be charged as an extra rate upon that portion of the payroll actually engaged in the generation and distribution of the electric current, including the maintenance of the equipment, a rate equal to 50% of the rates for the two preceding classifications: Public Liability minimum premium, \$3. This rule shall not apply to public service or public utilities plants, nor to any plant having for its sole or principal purpose the generation and distribution of electric current.

†Electrical Apparatus—erection and repair work only, including the making of service connections and the installation of equipment in power plants, excluding erection of poles and stringing wires.....

7535 CH ZJ R 5

†Electrical Equipment—installation and repairs within buildings and on buildings incidental to such inside work—including the making of service connections for such work, excluding the installation of equipment in power plants.....

5190 BX ZG R 5

Electroplating.....

3372 BR ZA R 5

Electrotyping.....

4350 AX ZA R 5

†Elevator erection—passenger or freight.....

5160 CQ ZO R 5

Elevator Inspecting.....

8730 CZ ZJ R 5

Elevator Mfg.....

3042 CE ZB R 5

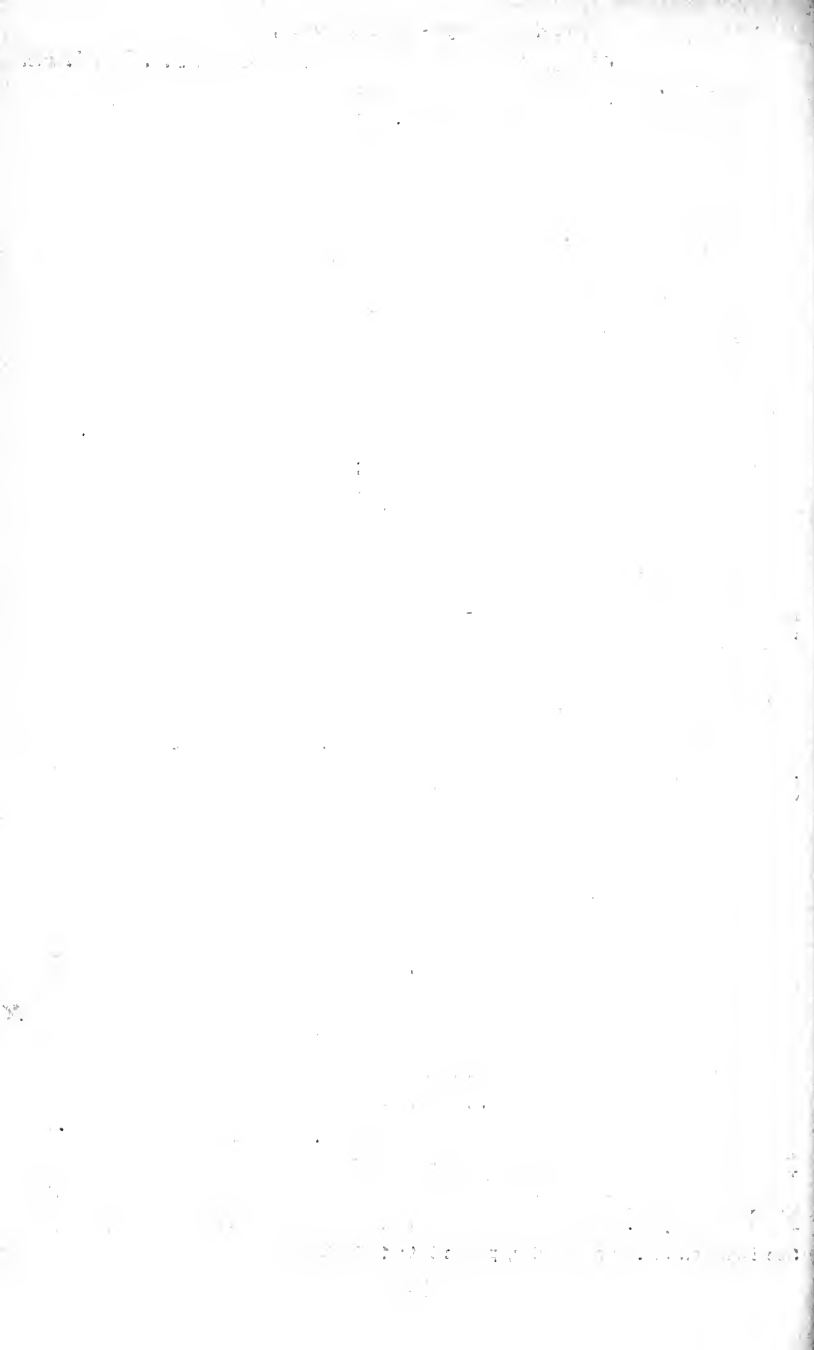
†Elevators—repairs only—passenger or freight.....

5161 CE ZJ R 5

Embroidery Mfg.....

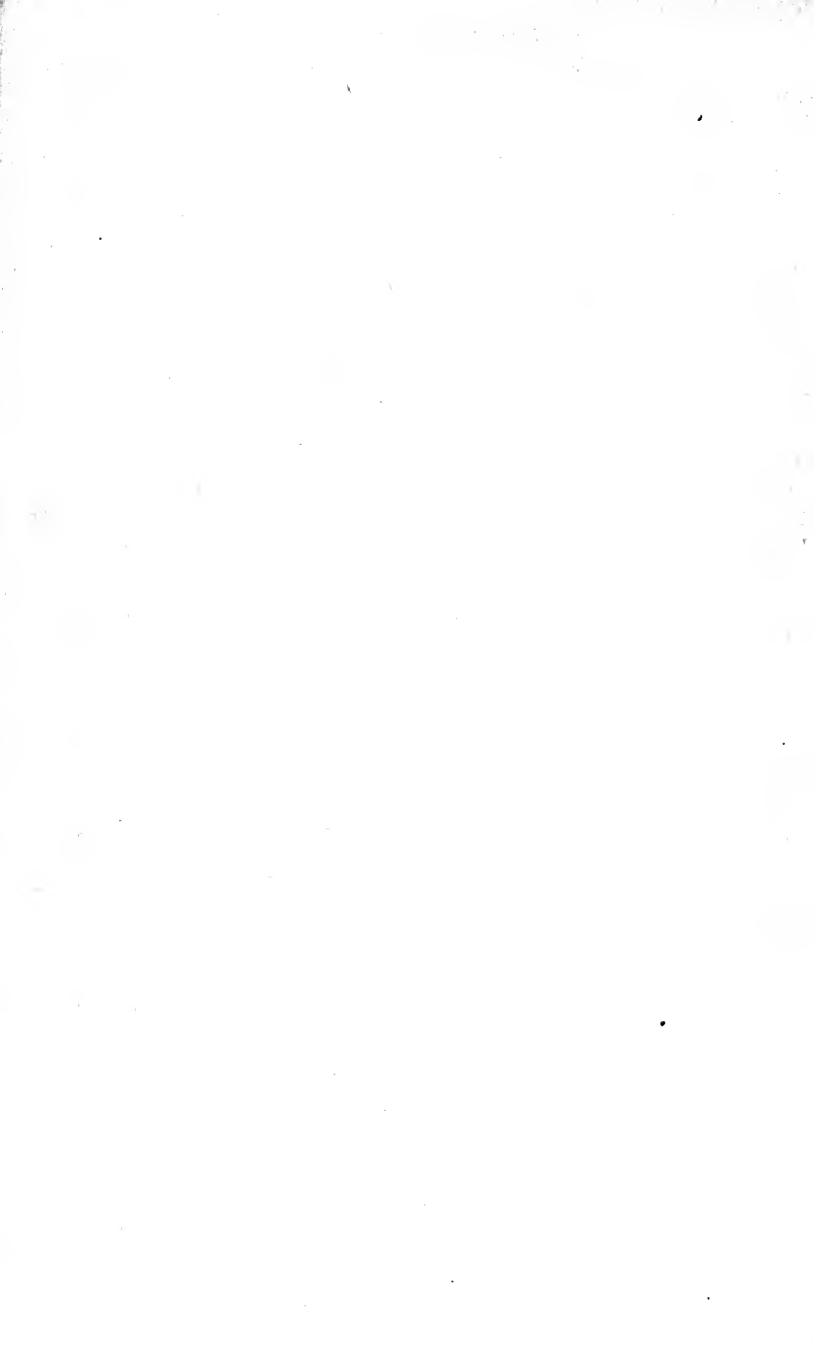
2388 AW Z R 5

See Division of Payroll Rules, pages 7 to 11 Inclusive.



Classification	No.	Comp.	P.L.	Teams'	Auto.
Emery or other Abrasive Wheel Mfg.	1748	CH	ZC	R	5
Emery Cloth Mfg.....	1857	BV	ZA	R	5
Emery Works — crushing and grinding (no quarrying).....	1741	CH	ZC	R	5
Enamel and Agate Ware Mfg...	3224	CV	ZB	R	5
Enamelling—no metal working (not available for division of payroll)..	3376	CD	ZB	R	5
Engine Mfg. — no foundry — not otherwise classified.....	3608	CB	ZB	P	5
Engine Mfg.—with foundry—not otherwise classified.....	3607	CE	ZB	P	5
† Engines — installation. Payroll for “Comp.” coverage to include drivers and drivers’ helpers, also chauffeurs and chauffeurs’ helpers.	3727	CQ	ZJ	P	5
Engraving—not otherwise classified	4352	AX	ZA	R	5 ★
Envelope Mfg.....	4252	BL	Z	R	5
Escalator Mfg.	3042	CE	ZB	R	5
Essential Oils Mfg.—including distillation.....	4620	BR	Z	R	5
† Excavation—bridge foundations, retaining walls, and bases of dams—no caisson work or cellar excavation, (no blasting).....	6221	DQ	ZM	R	5
Excavation—cellar (rate as “Cellar Excavation”).					
Excelsior Mfg.....	2712	DD	ZC	R	5
Exhibitions—not otherwise classified: Employees engaged in care, custody and maintenance of premises, including elevator attendants, excluding extraordinary additions, alterations or repairs.....	9102	BY	(b)	R	5
Employees engaged in care, operation and maintenance of merry-go-rounds, swings, roller-coasters and other amusement devices. Must include all employees connected with such amusement devices, including ticket sellers and ticket collectors.....	9180	DY	(a)	R	5

See Division of Payroll Rules, pages 7 to 11 inclusive.



Express Companies—urban or suburban—including the hazard of railroad transportation. Payroll for "Comp." coverage to include drivers and drivers' helpers, also chauffeurs and chauffeurs' helpers	7361	CK	ZJ	MB	1
The Public Liability is restricted to places where the goods are received only, excluding accidents by railroads, horses and vehicles.					
Extract Mfg.—dyewood.....	4624	CM	ZB	R	5
Extract Mfg.—tanning.....	4625	CM	ZB	R	5
Eyeglass and Spectacle Mfg.....	4152	BF	Z	R	5
Eyelet Mfg.....	3270	BE	ZA	R	5
Factory Cost Systematizers.....	8722	BX	ZG	SB	5
Farm Labor—(no blasting) (see pages 33-38).					
‡Farm Machinery—erection, repair, and demonstration(away from shop)	0051	DC	ZJ	P	2
Feather and Flower Mfg.—artificial.	2534	AV	Z	R	5
Feather Pillow Mfg.....	2572	BA	Z	R	5
Felting Mfg.....	2288	CM	Z	R	5
‡Fence Construction—wood, stone, metal, or concrete.....	6400	CM	ZJ	R	5
Fertilizer Mfg.—not phosphate companies.....	4580	DD	ZD	R	5
Fibre Goods Mfg.—no fibre pulp mfg.	4263	CR	ZA	R	5
Fibre Pulp Mfg.....	4267	CH	ZA	R	5
Fiberloid Mfg.	4441	DV	ZD	R	5
File Mfg.....	3117	BO	ZA	R	5
Film Exchanges—(rate as "Motion Pictures'").....	4362				
Finishing of Textiles—new goods (not available for division of payroll)	2413	BT	ZA	R	5
‡Fire Alarms Systems—municipal—construction	7602	CV	ZQ	R	5
Fire Brick Mfg. (rate as "Brick Mfg.")					

See Division of Payroll Rules, pages 7 to 11 inclusive.

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1997

1990-1991

1991

Journal of Management Studies, 19(1), 67-80.

1. The first group of respondents (n = 10) was composed of students who had completed the course and were currently employed in a related field. This group was selected to provide feedback on the course content and to identify areas for improvement.

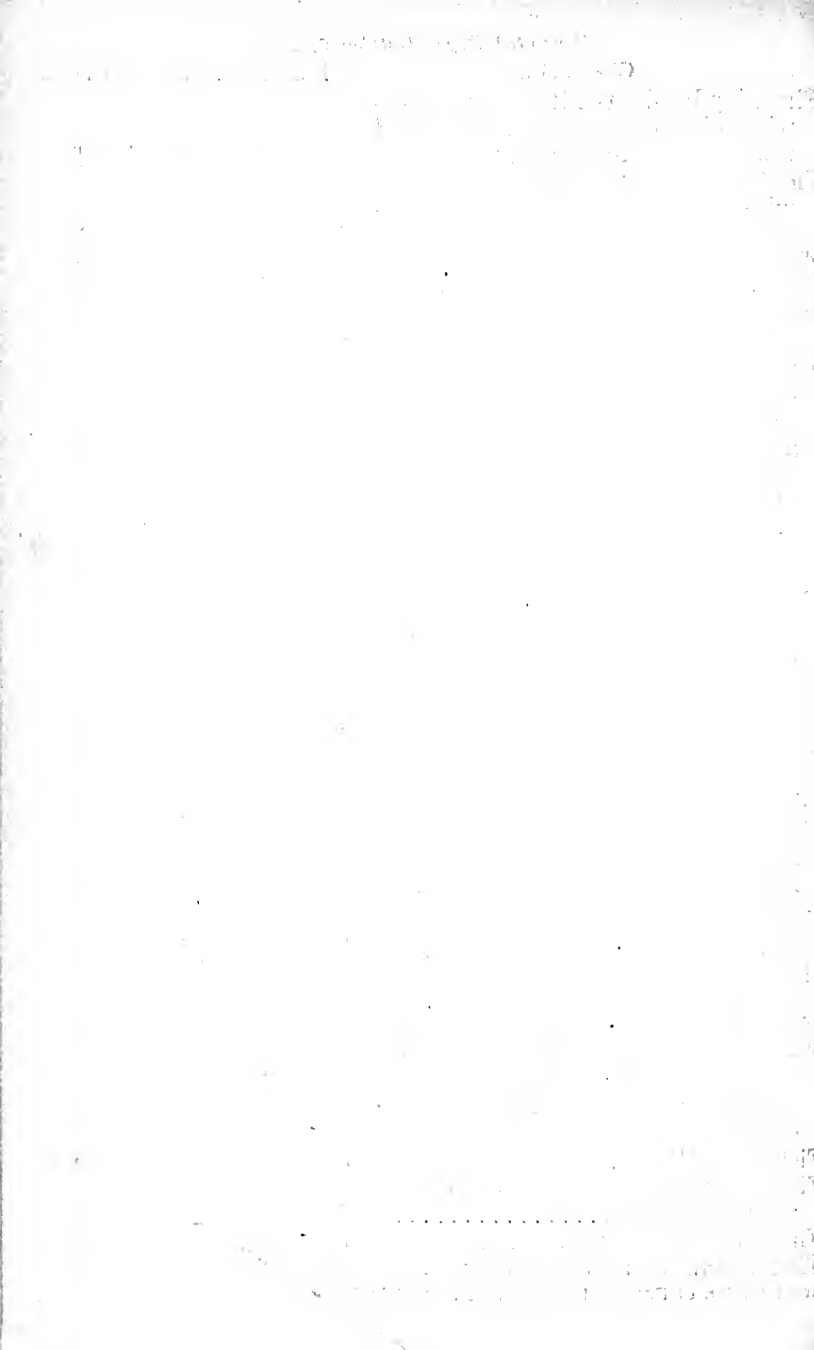
1998-1999

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Classification	No.	Comp.	P.L.	Teams'	Auto.
Fire Clay Products Mfg.—not otherwise classified (no underground mining—no fire brick mfg.).....	4028	CD	ZC	R	5
Fire Clay Products Mfg.—not otherwise classified (including underground mining—no fire brick mfg.)	4011	CP	ZC	R	5
Fire Engine Mfg.....	3604	CJ	ZB	R	5
†Fire Escapes—erection and repair.	5081	DR	ZQ	P	5
Fire Patrol and Salvage Corps—not salvage operations.....	7700	DR	(a)	KA	Special
Firemen. Payroll for "Comp." coverage to include drivers and drivers' helpers, also chauffeurs and chauffeurs' helpers.....	7701	DR	(a)	—	—
Minimum premium for this classification to be \$10.00 per man, per annum.					
In the case of "volunteer firemen," the above minimum of \$10.00 shall be applied per man to the average attendance at fires for the policy year.					
†Fireproof Construction—by means of wire lathing and concreting, excluding roofs, floors, and horizontal surfaces	5212	DH	ZL	R	5
†Fireproof Construction—reinforced or suspended concrete floors.....	5201	DM	ZM	R	5
Fireproof Door and Shutter Mfg.—wood covered with sheet metal.	3060	CH	ZB	R	5
Fireproof Equipment Mfg., including herring-bone, and expanded metal products, metal furniture, filing equipment and wood working.	3076	CM	ZB	R	5
†Fireproof Shutters—erection and repair.....	5082	DR	ZQ	R	5
†Fireproofing—tile construction and repair	5343	DH	ZO	R	5
Fireworks Mfg.—no exhibition work.	4761	EL	ZQ	M	5
Fish Curing and Packing — no vessel hazard or ice harvesting (no can mfg.) (not available for division of payroll)	2101	CH	ZE	R	5
Fishing Rod Mfg.....	4901	AX	Z	R	5
Fishing Tackle Mfg.—not otherwise classified.....	4900	AX	Z	R	5
Flavoring Extract Mfg.....	4621	BR	Z	R	5
Flax Spinning and Weaving.....	2320	GD	ZA	R	5

See Division of Payroll Rules, pages 7 to 11 inclusive.



Classification	No.	Comp.	P.L.	Teams'	Auto.
Flint and Spar Grinding—no quarrying.....	1742	CH	ZC	R	5
†Floor Surfacing by machines operated by electricity.....	5346	BX	ZG	R	5
Florists—cultivating and gardening.	0004	BA	ZC	R	5
Florists—including service away from store—not cultivating and gardening.....	8001	AL	ZE	S	4
Flour Dealers (no milling).....	8217	BX	ZC	R	5
Flour Mills.....	2011	GO	ZC	R	5
Fly Paper Mfg.—no paper making—(not available for division of payroll).....	4278	BQ	ZA	R	5
Forging Works.....	3100	CV	ZC	R	5
Forging Works—hand work only—no machinery—(not available for division of payroll in the preceding classification).	3106	BV	ZB	R	5
Forwarding Agents—packing, handling and shipping merchandise on docks or railroad platforms—no stevedore work (not available for division of payroll.).....	7360	GK	ZI	OA	3
FOUNDRIES:					
Aluminum.....	3087	CB	ZB	R	5
Bell.....	3084	CB	ZB	R	5
Brass.....	3085	CB	ZB	R	5
Iron.....	3081	CE	ZB	R	5
Malleable Iron.....	3086	CJ	ZB	R	5
Steel Castings.....	3082	CV	ZB	R	5
Not otherwise classified.....	3083	CE	ZB	R	5
Fountain Pen Mfg.....	4432	BG	Z	R	5
Freight Handlers—not otherwise classified (not loading or unloading vessels—not railroad employees.....	7363	GK	ZI	OA	3
Fringe and Braid Mfg.....	2387	BA	Z	R	5
Fruit Evaporating—excluding box mfg.	2102	BL	ZA	R	5
Fruit Packing—(no canning) no evaporating or preserving, excluding box mfg.....	2105	BF	ZA	R	5

See Division of Payroll Rules, pages 7 to 11 inclusive.

Box 1017

1. The first step is to identify the problem.
 2. The second step is to define the problem.
 3. The third step is to analyze the problem.
 4. The fourth step is to develop a solution.
 5. The fifth step is to implement the solution.
 6. The sixth step is to evaluate the solution.
 7. The seventh step is to monitor the solution.
 8. The eighth step is to maintain the solution.
 9. The ninth step is to improve the solution.
 10. The tenth step is to document the solution.

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TABLE 1. S. H. 1998

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the *Journal of the American Medical Association* (JAMA) and the *Journal of the American Academy of Child and Adolescent Psychiatry* (JAACAP).

② 2014年7月1日至2014年12月31日

1990-1991

10. *How do you feel about the way the police handled the situation?*

 10^3 molecules per liter)

1990-1991

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Journal of Management Inquiry

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Classification	No.	Comp.	P.L.	Teams'	Auto.
Fruit Preserving—(not canneries).. FUEL AND MATERIAL DEALERS: When the risk involves handling of and dealing in any combina- tion of the following products, but <i>no others</i> , viz: *Coal, Ice, Kindling or Fire Wood.....	2116	BX	ZA	R	5
When the risk involves handling of and dealing in any combina- tion of the following products and any others, viz: *Coal, Kindling or Fire Wood, Lumber, Building Materials, Hay, Grain and Feed.....	8224	GQ	ZG	Q	3
*If the handling of coal involves stevedoring operations performed by the assured by means of power ma- chinery or the use of power machinery either for loading or unloading or spot- ting of cars, these classifications are not available and the risk should be rated as "Coal Merchants." When the risk involves handling of and dealing in any combination of the following products, but <i>no others</i> , viz: Building Materials, Lumber, Hay, Grain and Feed, Agricultural Implements, Grain Elevator, Seed	8225	GJ	ZH	Q	3
Payroll for "Comp." coverage in each of the above classifications (8224-8225-8226) must include drivers and drivers' helpers, also chauffeurs and chauffeurs' helpers. <i>Exception</i> —Where the combination consists of Agricultural Imple- ment Dealers and Seed Mer- chants only, rate as "Agricultural Implement Dealers."	8226	CE	ZH	R	5



John G. Thompson, Jr.
1910

Classification

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Classification	No.	Comp.	P.L.	Teams'	Auto.
‡Fumigation of Buildings.....	9210	CC	ZJ	R	5
Fur Goods Mfg.—not preparing skins.	2502	AQ	ZA	R	5
Fur Mfg.—preparing skins.....	2600	CO	ZA	R	5
Furnace Mfg.—house heaters.....	3173	BY	ZA	R	5
‡Furnaces (heaters or stoves)—in- stallation.....	5181	GD	ZG	R	5
Furnishing Goods Mfg.—wearing apparel, not otherwise classified (not available for division of payroll).....	2553	AQ	Z	R	5
This classification is available only in case no manual classification or classifi- cations specifically describe the risk, or if more than one classification, and payroll division in accordance with the rules in respect thereto is not possible.					
FURNITURE MANUFACTURING:					
Furniture Stock Mfg.—no assem- bling.....	2735	CQ	ZB	R	5
Furniture Mfg.—including assem- bling of manufactured parts and finishing.....	2883	CB	ZA	R	5
Furniture Mfg.—assembling of manufactured parts and finish- ing only (not available for divi- sion of payroll when located on same or adjoining premises where other furniture mfg. operations are carried on).....	2881	BM	ZA	R	5
Furniture Mfg.—upholstering....	9523	BF	ZA	R	5
Furniture Mfg.—metal.....	3077	CM	ZB	R	5
Fuse Mfg.....	4760	EL	ZQ	M	5
‡Galvanized Iron and Sheet Iron Work—erection and repair (no tank erection).....	5541	DK	ZM	R	5
‡Galvanized Iron Tanks(complete)— installation of, for Irrigation or for agricultural purposes—with earth or masonry foundations; no tank building.....	3735	DE	ZJ	P	2

See Division of Payroll Rules, pages 7 to 11 inclusive.

Classification	No.	Comp.	P.L.	Teams'	Auto.
Galvanized Iron Work (shop).....	3066	CD	ZC	R	5
Galvanizing or Tinning Sheet Metal—(not manufacturing sheet metal or metal goods) (not available for division of payroll).....	3373	CH	ZB	R	5
Garages (rate as "Automobile Dealers").					
Garbage Collecting—refuse and ashes (excluding garbage reduction or fertilizer plants). Payroll for "Comp." coverage to include drivers and drivers' helpers, also chauffeurs and chauffeurs' helpers.	9403	CK	ZG	R	5
Garbage Works—(reduction or incineration of garbage or offal).....	7590	DO	ZD	R	5
Gas and Electric Fixture Mfg.....	3180	BL	ZA	R	5
† Gas Benches and Retorts—installation of (not available for division of payroll). Payroll for "Comp." coverage to include drivers and drivers' helpers, also chauffeurs and chauffeurs' helpers.....	5026	CQ	ZJ	P	2
Gas Engine Ignition Apparatus Mfg. (not available for division of payroll).....	3644	BR	ZA	R	5
Gas or Gasoline Engine Mfg.—with foundry.....	3605	CE	ZB	R	5
Gas or Gasoline Engine Mfg.—without foundry.....	3606	CB	ZB	R	5
Gas Holder Mfg.....	3622	CT	ZC	P	5
† Gas Holders—metal—erecting....	5047	EG	ZQ	P	5
Gas Machine Mfg.—acetylene.....	3522	CM	ZB	R	5
† Gas Machines, acetylene—installation.....	3722	GQ	ZJ	R	5
Gas Meter Mfg.....	3578	BW	ZA	R	5
† Gas, Steam, and Hot Water Apparatus Fitting—including installation of ventilating plants (shop and outside). Must include shop payroll if any.....	5182	CD	ZG	R	5

See Division of Payroll Rules, pages 7 to 11 Inclusive.

Galvanized Iron Wire

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Classification

No. Comp. P.L. Teams' Auto.

Gas, Steam and Hot Water Apparatus Supplies Dealers—no mfg. (shop only)

8112 BY ZB R 5

This classification is not applicable to concerns engaged in the manufacture of Gas, Steam or Hot Water Apparatus.

Gas Works—including operation of gas house, maintenance of existing works and mains, making of house connections and installation, inspection and repair of equipment on consumer's premises

7500 CJ ZP P/R 4/1

Rates include gas explosion, inhalation or asphyxiation. If these hazards are excluded from Public Liability policy, P. L. rate

ZM

†Gas Works—laying of mains and connections (no tunneling or blasting)

6324 CZ ZP P 4/1

Gasoline Mfg.—from casing head gas

4743 DV ZQ R 3 ★

Gasoline and Oil Supply Stations—operation (for supplying automobiles and motor boats)

8390 CC ZQ QB 5

Minimum premium per location, Comp. \$10.00, Public, \$15.00.

Gear Grinding and Mfg.

3635 BX ZA R 5

Gelatine Mfg.

4654 CC ZA R 5

Gilding and Electroplating.

3372 BR ZA R 5

Glass Eye Mfg.

4153 AW ZA R 5

Glass Mfg.—cut.

4113 BC ZA R 5

Glass Mfg.—no plate or sheet glass mfg.

4110 BC ZA R 5

Glass Mfg. (plate)—no quarrying or excavating.

4101 CH ZB RC 5

Glass Mfg.—sheet (not plate)—no quarrying or excavating.

4102 BL ZA R 5

See Division of Payroll Rules, pages 7 to 11 inclusive.



Classification	No.	Comp.	P.L.	Teams'	Auto.
Glass Merchants—including operations of bending, grinding, beveling and silvering plate glass....	4130	BL	ZF	RC	5
Glass Sign Mfg.—no glass making...	4132	BL	ZA	R	5
‡ Glaziers, (away from shop)	5462	CZ	ZJ	RC	5
Glove Mfg.—leather.	2670	AX	Z	R	5
Glove and Mitten Mfg.—(cloth) sewed	2561	AQ	Z	R	5
Glove and Mitten Mfg. — (silk, woolen or thread) knit	2552	AQ	Z	R	5
Glucose Mfg.—dry process.....	4705	DJ	ZD	R	5
Glucose Mfg.—wet process.....	4702	CV	ZC	R	5
Glue Mfg.....	4653	CC	ZA	R	5
Glycerine Mfg.....	4711	CA	ZA	R	5
Gold Leaf Mfg.....	3386	BA	ZA	R	5
Gold Plating.....	3372	BR	ZA	R	5
Gold Refining—no ore reduction...	1412	CC	ZC	R	5
Gold Smelting.....	1400	DG	ZC	R	5
Golf Clubs Mfg.....	2950	BY	ZA	R	5
Golfers.	9670	—	(b)	—	—
‡ Grading Land—no canal or cellar excavation, excluding railroad construction and road or street making, no quarrying or blasting. Payroll for "Comp" coverage to include drivers and drivers' helpers, also chauffeurs and chauffeurs' helpers.....	6041	CM	ZL	R	5
Grain Elevators—(floating) operation only	8300	DC	ZH	R	5
Grain Elevators—(line or terminal) —operation.....	8301	CO	ZG	R	4
Graphite Mfg.—not mfg. artificial graphite.	1750	CH	ZA	R	5
Graphite and Pure Carbon Mfg.—artificial	1462	CP	ZC	R	5
‡ Gravity Chutes—erection.....	5145	DE	ZM	P	5
Grease Mfg.....	4712	CA	ZA	R	5
Grindstone Mfg.—no quarrying...	1781	CJ	ZC	R	5
Grist Mills.....	2012	CO	ZC	R	5

See Division of Payroll Rules, pages 7 to 11 Inclusive.

Classification	No.	Comp.	P.L.	Teams*	Auto.
Gun, Rifle and Pistol Mfg. (not charging shells).....	3200	BL	ZA	R	5
Gutta-Percha Mfg.	4425	CG	ZA	R	5
Hairdressing (for women).....	9583	AW	YF	R	5
Public Liability excludes injuries to customers due to the rendering of any professional services, or the omission thereof, by any attendant.					
Hair Cloth Mfg.....	2284	BG	ZA	R	5
Hair Goods Mfg.....	2536	BJ	ZA	R	5
Halls—(not otherwise classified).					
All employees engaged in care, custody and maintenance of premises, including elevator attendants, excluding extraordinary additions, alterations or repairs.					
When alcoholic liquors are served on the premises.....	9110	BY	YH	R	5
When no alcoholic liquors are served on the premises.....	9103	BY	YF	R	5
Handkerchief Mfg.—no weaving...	2555	AQ	Z	R	5
Hardware Mfg.—automobile or carriage.....	3153	CJ	ZB	R	5
Hardware Mfg. — (not otherwise classified).....	3146	BS	ZA	R	5
Harness and Saddle Mfg.....	2681	BL	ZA	R	5
Hat Block Mfg.....	2782	DD	ZA	R	5
Hat Mfg.—not straw or cloth.....	2530	AV	Z	R	5
Hat Mfg.—straw.....	2531	AV	Z	R	5
Hatters Fur Mfg.—(not available for division of payroll).....	2280	BG	ZA	R	5
Hay Baling.....	0070	CM	ZD	R	5
Hay, Straw and Feed Dealers.....	8215	BX	ZE	Q	4
Hemp Spinning and Weaving.....	2348	CD	ZA	R	5
†Hod Hoists—installation, operation, and removal of hod elevators and construction hoists.....	5163	DH	*	R	5

*The P.L. rate is 50 cents per day of time per hoist, from the date the installation is started until the hod

See Division of Payroll Rules, pages 7 to 11 inclusive.

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Classification

No. Comp. P.L. Teams' Auto.

elevator or hoist is completely taken down. Public Liability to be written on an elevator form, suitably amended to exclude accidents to employees with a provision that the policy shall cover hoists only upon notice from the assured that such hoists are to be or are being installed. A blanket policy may be issued requiring that all hoists used by the assured be covered during the time that the policy is in force; the assured to notify the company every seven days of installations and removals. Any hoist may be cancelled from the policy upon notice from the assured of its removal and pro rata return premium, if any, may be allowed on the unexpired period on that hoist.

Hominy Mills.....	2013	CO	ZC	R	5	
Hone and Oil Stone Mfg.....	1783	CJ	ZC	R	5	
Hop Picking—hand.....	0151	BV	ZD	R	5	
Hop Picking—machinery.....	0150	CC	ZD	R	5	
Horse Blanket Mfg.....	2287	BG	ZA	R	5	
Horse Shoe Mfg.....	3147	BY	ZA	R	5	
Horse Shows—in halls, theatres or auditoriums exclusively: All employees engaged in care, custody and maintenance of premises, including elevator attendants, excluding extraordinary additions, alterations or repairs.....	9102	BY	(b)	—	—	
Stablemen.....	7200	CK	(b)	—	—	
Clerical Office Employees.....	8810	AE	(b)	—	—	
Horn Goods Mfg. from horn plate (not containing pyroxylin).....	4485	CD	ZA	R	5	★
Horn Plate Mfg.....	4486	CM	ZA	R	5	★
Hose Mfg.—cotton.....	2242	BW	ZA	R	5	
Hosiery Mfg.—(not otherwise classified).....	2360	BJ	Z	R	5	
Hosiery Mfg.—from cop yarn—no yarn mfg. (not available for division of payroll).....	2361	BF	Z	R	5	
Hosiery Mfg. (silk).....	2364	BF	Z	R	5	

See Division of Payroll Rules, pages 7 to 11 inclusive.

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Division of Payroll Rules, pages 5 to 11 inclusive.

Classification

No. Comp. P.L. Teams' Auto.

Hospitals:

Clerical Office Employees..... 8810 AE YD LA/R 5

Professional Employees..... 8830 AS YD LA/R 5

All other employees except drivers
and drivers' helpers, chauffeurs
and chauffeurs' helpers and em-
ployees in power laundries..... 9040 BH YD LA/R 5 ★

Laundries in connection with hospi-
tals, operating no machinery — doing
hand work exclusively, to be covered
at the rate for "All other employees,"
etc.

Power laundries to be classified sepa-
rately as "Laundries—not otherwise
classified."

Public Liability excludes injuries
to patients due to the rendering of
any professional services, or the
omission thereof, by any doctor,
nurse or other attendant.

For Public Liability for cottages
attached to hospitals, see rule, page 30.

Hospitals—veterinary..... 8831 CX ZQ R 5

Hot House Mfg.—shop only..... 2805 CM ZB R 5

‡Hot House—erection..... 5402 CZ ZJ R 5

Hotels—excluding power laundry... 9050 BH YE MA/R 2

Laundries in connection with hotels
operating no machinery—doing hand
work exclusively, to be covered under
the governing classification. Power
laundries to be classified separately as
"Laundries—not otherwise classified."

Hotels which operate in connection
therewith, cottages, gymnasium or
grounds for recreation or sports shall
be classified as "Country Clubs."

‡House Furnishings (not otherwise
classified)—installation..... 9521 BF ZG R 4

ICE MANUFACTURING:

Ice Mfg.—excluding drivers and
drivers' helpers, chauffeurs and
chauffeurs' helpers..... 2150 DD ZG NA 2/4

Drivers and drivers' helpers..... 7216 GT ZG NA 2/4

Chauffeurs and chauffeurs' helpers 7389 GT ZG — 2/4

See Division of Payroll Rules, pages 7 to 11 Inclusive.

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ICE HARVESTING, STORING AND DEALING:

Ice Harvesting and Storing only.
Payroll for "Comp." coverage to
include drivers and drivers' helpers,
also chauffeurs and chauffeurs'
helpers.....

9630 DH ZE NA 2/4

Ice Dealers—including the tak-
ing of ice from storage, excluding
harvesting and storing. Payroll
for "Comp." coverage to include
drivers and drivers' helpers, also
chauffeurs and chauffeurs' helpers.

8203 CT ZG NA 2/4

Ice Cream Freezer Mfg.....

2842 CM ZB R 5

Ice Cream Mfg.....

2040 CE ZD NA 4

Ignition Apparatus Mfg. for gas
engines—(not available for division
of payroll).....

3644 BR ZA R 5

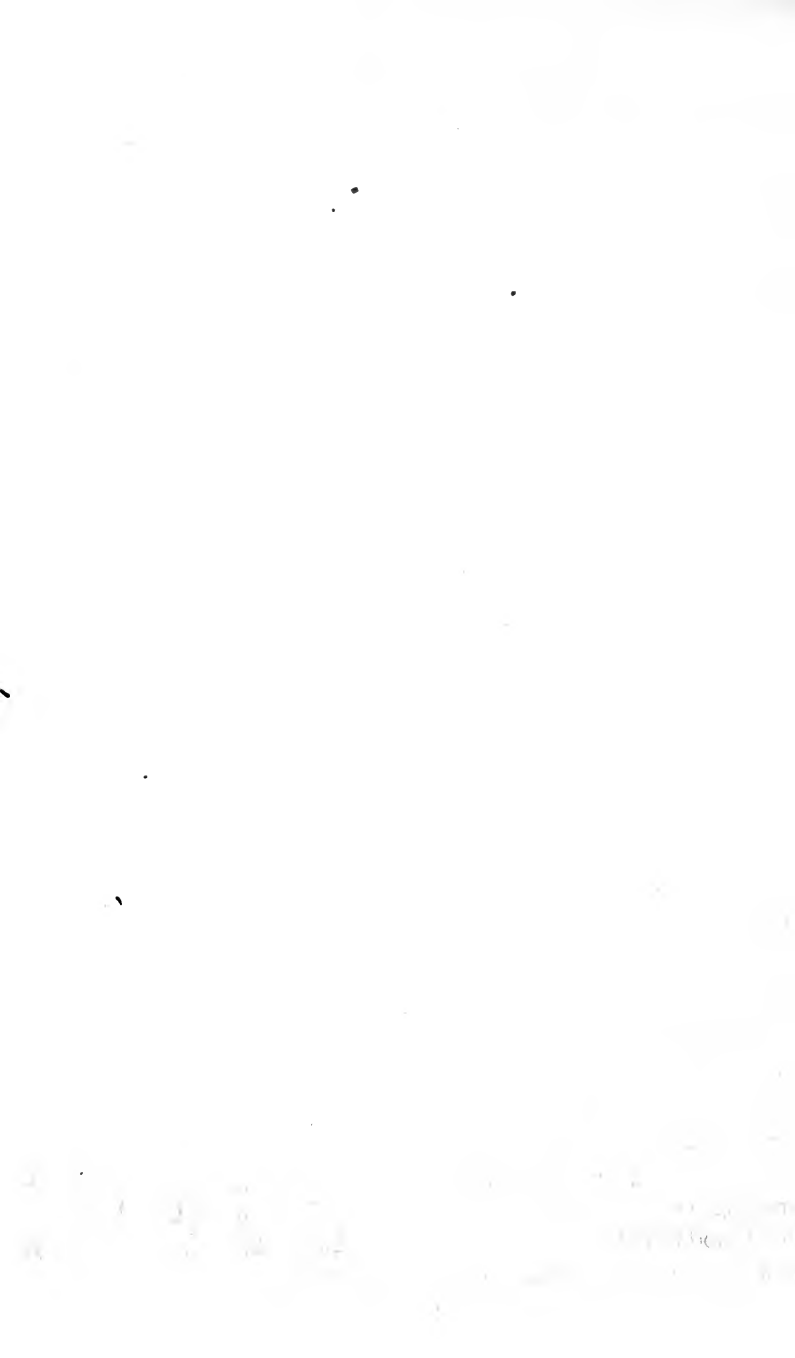
Classification	No.	Comp.	P.L.	Teams'	Auto.
Incandescent Gas Mantle Mfg.....	2390	BF	ZA	R	5
Incandescent Lamp Mfg.....	4112	BF	ZB	R	5
Incubator Mfg.....	2886	CB	ZB	R	5
Indurated Fibre Mfg. (rate as "Paper and Pulp Mfg.").					
Ink Mfg.—printing.....	4557	CM	ZA	R	5
Ink Mfg.—writing.....	4594	BF	ZA	R	5 ★
Inspection of mercantile, manufacturing and marine risks for insurance and valuation purposes ..	8720	BX	ZG	SB	5
Inspectors—grain or fruit at railroad or steamship terminals.....	8733	CC	ZB	R	5
Instrument Mfg.—professional or scientific.....	3685	BF	ZA	R	5
Insulators Mfg.—porcelain and lava tips.....	4058	BL	ZA	R	5
Iron Smelting.....	1422	DO	ZC	R	5
‡Iron Work—erecting and repairing balconies, fire-escapes, railings, staircases, coal chutes, fireproof shutters, (outside of buildings). Payroll for "Comp." coverage to include drivers and drivers' helpers, also chauffeurs and chauffeurs' helpers.....	5081	DR	ZQ	P	2
‡Iron Work—erecting steel and iron frame structures (no bridge building). Payroll for "Comp." coverage to include drivers and drivers' helpers, also chauffeurs and chauffeurs' helpers.....	5040	EG	ZT	P	2
‡Iron Work—placing iron and steel store fronts as alterations of existing buildings. Payroll for "Comp." coverage to include drivers and drivers' helpers, also chauffeurs and chauffeurs' helpers.....	5045	DZ	ZQ	P	2

See Division of Payroll Rules, pages 7 to 11 inclusive.



Classification	No.	Comp.	P.L.	Teams	Auto.
‡ Iron Work—(ornamental)—erection within buildings.....	5100	CZ	ZJ	P	2
‡ Iron and Steel Lock Gates—construction and installation.....	5061	EC	ZO	P	2
Iron and Steel Works—shop (rate as “Steel Works”).					
Irrigation Works—operation and maintenance, including ordinary extension of laterals.....	0250	CQ	ZJ	P	5
Isinglass Mfg.—fish glue.....	4652	CG	ZA	R	5
Isinglass Mfg.—mica.....	1854	CA	ZA	R	5
Ivory Turning.....	4481	CG	ZA	R	5
Jams, Jellies and Preserves—preparing (not canneries).....	2112	BX	ZA	R	5
Japanning—no metal working (not available for division of payroll)..	3375	GD	ZB	R	5
‡ Jetty and Breakwater Construction—no blasting.....	6005	DG	ZJ	R	5
Jewelry Box and Tray Mfg.—no stamping	4242	BZ	ZA	R	5
Jewelry Mfg.....	3383	BA	Z	R	5
‡ Jobbing Work—on buildings other than private residences, excluding iron and steel erection and the demolition of buildings (not available for division of payroll).....	5601	DO	ZL	R	5
Junk Dealers—shop and outside (no wrecking of buildings) (no blasting) Payroll for “Comp.” coverage to include drivers and drivers’ helpers, also chauffeurs and chauffeurs’ helpers.....	8260	DV	ZP	OC	2
Junk Dealers—shop and yard only (no blasting). Payroll for “Comp.” coverage to include drivers and drivers’ helpers, also chauffeurs and chauffeurs’ helpers.....	8261	DV	ZP	OC	2
Jute—Spinning and Weaving.....	2348	GD	ZA	R	5
Kindling Wood Mfg.....	2711	DD	ZB	R	5
Knit Goods Mfg.....	2363	BJ	Z	R	5

See Division of Payroll Rules, pages 7 to 11 inclusive.



Knit Goods Mfg. (from cop yarn—no yarn mfg.) (not available for division of payroll)	2362	BF	Z	R	5	★
Label Mfg.—metal (no stamping)...	3134	BL	ZA	R	5	
Label Mfg.—not metal	4286	BF	Z	R	5	
Lace Mfg.	2386	AW	Z	R	5	
Ladder Mfg.	2820	CM	ZB	R	5	
‡Ladders—installation in buildings .	5432	CH	ZJ	R	5	
Lamp Black Mfg.	4552	CT	ZA	R	5	
Lamp and Lantern Mfg.	3223	CY	ZB	R	5	
‡Lamplighting	9405	CK	ZG	R	5	
Lampshade Mfg.—no stamping . .	3186	BL	ZB	R	5	
‡Landscape Gardening—no blasting.						
Payroll for "Comp." coverage to include drivers and drivers' helpers, also chauffeurs and chauffeurs' helpers	6046	CD	ZG	R	5	
Lard Refining	4716	CA	ZA	R	5	
Last Block Mfg.	2780	DD	ZC	R	5	
Last Mfg.	2786	CM	ZB	R	5	
Lath Mfg.—wood	2713	DD	ZC	RB	5	
‡Lathing	5443	CK	ZH	R	5	
Laundries—no machinery, doing hand work exclusively (not available for division of payroll)	2582	BL	ZA	SC	4	
Laundries—wet wash—no flat work ironing or operating power ironing machines	2580	CM	ZA	SC	4	
Wet wash laundries operating flat work ironers or other power ironing machines should be classified as "Laundries—not otherwise classified."						
Laundries—not otherwise classified	2581	CD	ZA	SC	4	
Lead Mfg.—black	1749	CH	ZA	R	5	
Lead Mfg.—red	4550	CT	ZB	R	5	

See Division of Payroll Rules, pages 7 to 11 inclusive.

This is a list of the names of the
 persons who have been admitted to the

The names of the persons who have been
 admitted to the office of the
 Secretary of the Board of Education
 are as follows:

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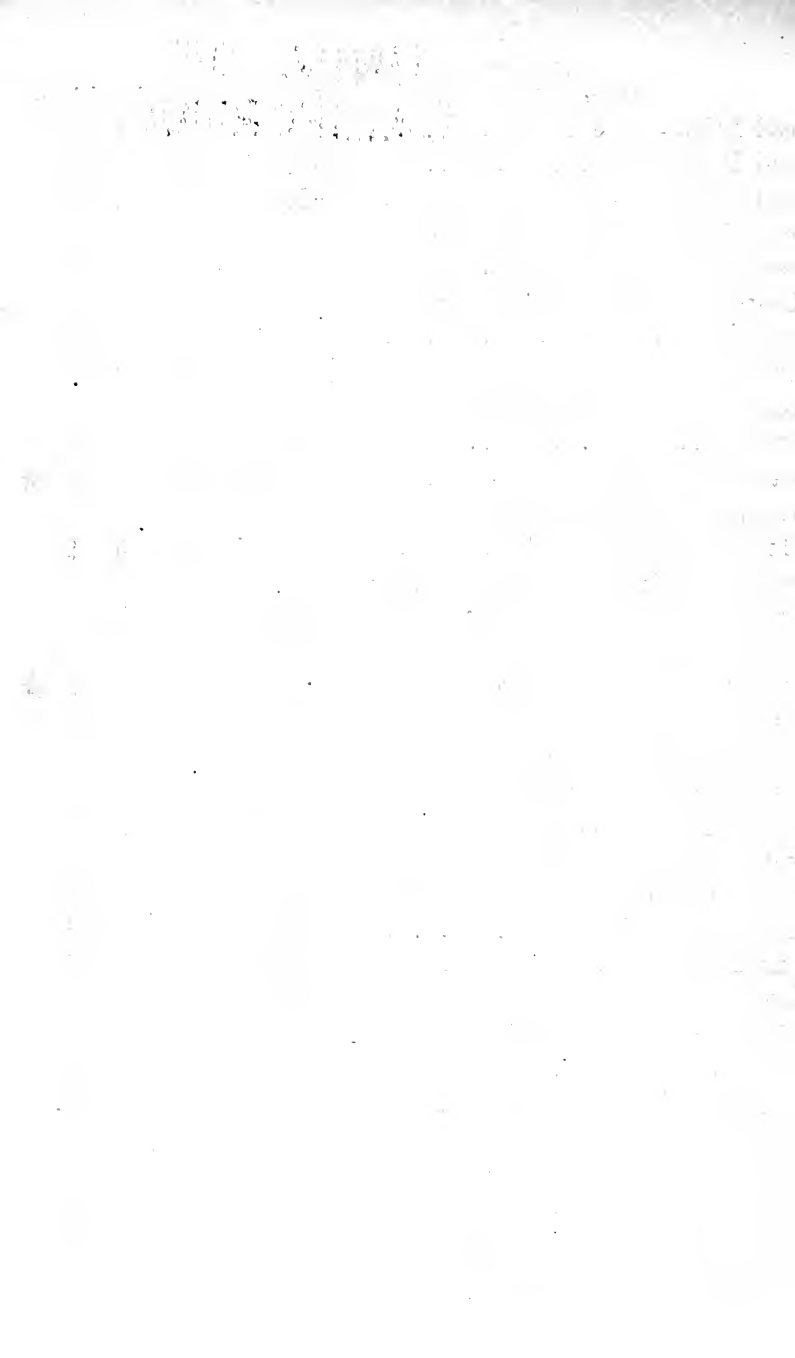
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Classification	No.	Comp.	P.L.	Teams	Auto.
Lead Mfg.—white.....	4551	CT	ZB	R	5
Lead Pencil Mfg.....	2940	BA	ZA	R	5
Lead Smelting.....	1430	DC	ZC	R	5
Lead Works—sheet, pipe, shot (no smelting).....	3331	GR	ZB	R	5
†Leather Belting—installation and repair.....	3732	GD	ZJ	R	5
Leather Belting Mfg.....	2686	BL	ZA	R	5
Leather Board Mfg.—from leather scraps.....	2653	BV	ZA	R	5
Leather Dressing.....	2622	CA	ZA	R	5 ★
Leather Embossing (not available for division of payroll).....	2640	CZ	ZA	R	5
Leather (imitation) Mfg. — using pyroxylin or pyroxylin composition	4456	DV	ZD	R	5
Leather (imitation) Mfg.—not using pyroxylin or pyroxylin composition	4492	CG	ZA	R	5 ★
Leather Mfg.—patent or enamel...	2620	GD	ZA	R	5
Leather Uppers—(cutting of) hand work only (not available for division of payroll).....	2652	BL	ZA	R	5
Leather Wearing Apparel and Novelties Mfg. (not otherwise classified)	2688	BF	ZA	R	5
Ledger Paper Mfg.....	4232	GB	ZB	R	5
Lens Mfg.....	4151	BF	Z	R	5
Licorice Mfg.....	2044	GE	ZA	R	5
†Light Prisms — installation and repair.....	5501	CG	ZQ	R	5
†Lightning Rods—erection.....	5080	DR	ZM	R	5
Lime Mfg.—no crushing or quarrying (not available for division of payroll).....	1641	CT	ZC	R	5
Lime Mfg.—from oyster shells.....	4483	BF	ZB	R	5

See Division of Payroll Rules, pages 7 to 11 Inclusive.



Classification

No. Comp. P.L. Teams' Auto.

Lime Mfg.—including quarrying, crushing, lime burning and all other operations incidental to the business.	1640	DD	ZE	R	5
Linen Cloth Mfg.....	2326	BK	Z	R	5
Linoleum and Cork Carpet Mfg....	4491	CA	ZA	R	5 ★
Linotype and Hand Composition—(not available for division of payroll).....	4308	BA	ZA	R	5
Lithographing.....	4302	BL	ZA	R	5 ★
Lithographic Stone Mfg.—no quarrying	1805	CJ	ZG	R	5
Live Stock Commission Merchants and Salesmen (not cattle dealers) including work in stock yards but not operation of stock yards—no loading and unloading of cattle..	8284	CB	ZG	R	5
Live Stock Shipping (not available for division of payroll)	8281	DO	ZK	R	5
Livery and Boarding Stables, including drivers and drivers' helpers (not sales stables) (accidents to public caused by horses and vehicles outside the stable walls not covered under P. L. rate).....	7201	CK	ZG	MA	—
For rate to cover accidents to public caused by horses and vehicles outside the stable walls, see Teams' rate.					
Lock Mfg.....	3144	BS	ZA	R	5
‡Locksmithing—repairing, fitting and installing locks in completed buildings (including shop).....	5113	BQ	ZF	R	5
Locomotive Works.....	3600	CM	ZG	R	5
‡Logging and Lumbering—including transportation of logs to mill, but excluding operation of "Logging Railroad." Payroll to include drivers and drivers' helpers, also chauffeurs and chauffeurs' helpers.	2702	DF	ZG	R	5
Logging Railroad—operation (payroll for maintenance and extension of existing lines must be included)	7100	EL	(a)	R	5

See Division of Payroll Rules, pages 7 to 11 inclusive.

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Classification	No.	Comp.	P.L.	Teams'	Auto.
Logging Tools Mfg. (hand)—not otherwise classified	3124	BW	ZB	R	5
Loom-Harness and Reed Mfg	3516	BA	ZA	R	5
Loom Mfg.	3514	BR	ZA	R	5
Loose-Leaf Ledger and Note-Book Mfg. — including all operations (not available for division of payroll)	4309	BL	ZA	R	5
Lumber and Fuel Yards, and Building Material Dealers, etc., (rate as "Fuel and Material Dealers").					
Lumber Yards—(commercial yards only) no mill hazard	8207	CJ	ZG	RB	5
Lumber Yards—(not commercial yards)—to take highest rate for any mill connected therewith. . .	8219				
Lunch Rooms	9070	BL	YI	R	5
Lunch Wagons	9077	BL	(b)	—	—
Macaroni Mfg.	2002	BZ	ZA	R	5
Machine Gun Mfg.—not heavy ordnance (not charging shells)	3201	BL	ZA	R	5
Machine Shops—with foundry	3631	CE	ZB	R	5
Machine Shops—without foundry . .	3632	CB	ZA	R	5
Magneto Mfg.	3645	BR	ZA	R	5
Mail Bag or Pouch Mfg.	2684	BL	ZA	R	5
Mail Box Mfg.—no stamping	3226	BX	ZB	R	5
†Mail Chutes—installation	5142	BX	ZG	R	5
Mail Chute Mfg.	3044	CL	ZB	P	5
Mailing and Addressing Companies.	8800	AX	ZA	R	5
Mailing and Addressing Machine Mfg.	3564	BO	ZA	R	5
†Mailing and Addressing Machines—installation.	3736	BV	ZG	R	5
Malleable Iron Works	3086	CJ	ZB	R	5
Malt Houses—excluding drivers and drivers' helpers, chauffeurs (and chauffeurs' helpers)	2125	CM	ZB	R	5
Drivers and drivers' helpers	7217	CK			
Chauffeurs and chauffeurs' helpers	7390	CG			

See Division of Payroll Rules, pages 7 to 11 inclusive.

Classification	No.	Comp.	P.L.	Teams'	Auto
Manicuring.....	9584	AW	YF	R	5
Public Liability excludes injuries to customers due to the rendering of any professional services, or the omission thereof, by any attendant.					
Mantel Mfg.—marble or slate (no quarrying).....	1800	CJ	ZC	R	5
†Mantel Setting and Repairing—(not available for division of payroll)..	5340	BX	ZG	R	5
Marble Cutting and Polishing (no quarrying).....	1801	CJ	ZC	R	5
For public insurance on a risk falling under above classification where the plant is occupied in part by tenants also engaged in similar work, there shall be in all cases, in addition to the public liability rate charged on payroll, a charge of \$1.00 for each tenant or employee of a tenant subject to a minimum charge for this item of \$3.00 per policy.					
†Marble and Stone Setting—away from shop (no blasting).....	5024	DH	ZM	R	5
†Marble and Stone Setting—inside construction only.....	5341	BX	ZG	R	5
†Marble and Stone Work—decoration in place only.....	5320	GV	ZJ	R	5
†Marine Railway—construction....	6004	DG	ZJ	R	5
Marine Railway—handling boats, displacement over 80 tons.....	6862	DJ	ZJ	R	5
Marine Railway—handling boats, displacement 80 tons or less (not available for division of payroll)..	6863	DD	ZI	R	5
Market or Truck Gardening—not available for division of payroll...	0008	BG	ZC	R	5
Marl Digging—including hauling, drying and grinding.....	1746	GH	ZC	R	5
†Masonry Bridge Construction—other than concrete (no blasting)	5021	DP	ZP	R	5
†Masonry—building chimneys only (no structural iron or steel) (no blasting).....	5000	EG	ZM	R	5
†Masonry—not otherwise classified (no blasting).....	5022	DH	ZM	R	5
Masonry work in connection with sewers must take the sewer rate and not the "Masonry—(not otherwise classified)" rate.					
Mast and Spar Mfg.—shop only ...	2800	GT	ZC	RB	5

See Division of Payroll Rules, pages 7 to 11 inclusive.



Classification

No. Comp. P.L. Teams' Auto.

Match Mfg.—excluding lumbering operations.....	4730	CK	ZA	R	5
Matting and Rug Mfg.—fibre.....	2346	BY	ZA	R	5
Mattress Mfg.—no spring or wire work or excelsior mfg.....	2570	BL	ZA	R	5
Mattress Mfg.—wire	3301	CA	ZB	R	5
†Mausoleums and Monuments in cemeteries—erection only.....	5321	CV	ZJ	R	5
Medicinal Extract Mfg.....	4622	BR	Z	R	5
Mercantile or manufacturing premises variously occupied by persons other than the owner, not otherwise classified (owner's risk only). Payroll to include elevator attendants and all other employees engaged in care, custody and maintenance of premises, excluding extraordinary additions, alterations or repairs.....	9006	BY	YD	R	5
Mercerizing Cotton Goods.....	2412	BT	Z	R	5
†Merry-go-rounds, Swings, and other similar movable amusement devices — erecting, repairing, dismantling and removing.....	5066	DK	ZM	R	5
Metal Ceiling and Wall Covering Mfg.	3063	CM	ZB	R	5
†Metal Ceilings and Wall Covering—installation	5101	CL	ZG	R	5
Metal Goods Mfg.—not otherwise classified	3400	DA	ZB	R	5
Metal Polish Mfg.—no can mfg....	4591	CC	ZA	R	5
Mica Preparing—no mining.....	1853	CA	ZA	R	5
Military or Fraternal Orders Equipment and Regalia Mfg.—not otherwise classified—no stamping	4904	BL	ZA	R	5
Milk Depots—receiving and shipping stations	8023	BV	YF	PC	5 ★
The above classification does not apply to retail milk stores which should be rated as "Store Risks—retail exclusively (not otherwise classified)".					
Milk Products Mfg. (no can mfg.)—not otherwise classified.....	2065	BV	ZA	R	5

See Division of Payroll Rules, pages 7 to 11 inclusive.

Classification	No.	Comp.	P.L.	Teams	Auto.
Millers—not otherwise classified...	2014	GO	ZG	R	5
Millinery Mfg.....	2532	AV	Z	R	5
Millstone Mfg.—no quarrying.....	1782	CJ	ZG	R	5
‡Millwright Work—erection and repair of machinery. Payroll for “Comp.” coverage to include drivers and drivers’ helpers, also chauffeurs and chauffeurs’ helpers.	3724	GQ	ZJ	P	2
Payroll of employees of assured engaged in millwright work on premises of the assured must be included in the payroll for the governing classification.					
Mineral or Spring Water Bottling—natural.....	2166	CM	ZB	PA	3
Mineral Water Mfg.—artificial.....	2160	CZ	ZG	PA	3
MINES:					
All rates for mines include the construction, reconstruction, maintenance and repair of all buildings or structures used or maintained in connection with mining operations, if done by employees of the assured or by employees of a contractor whose payroll is included in the payroll of the assured.					
The office force and the employees of the commissary stores may be written at the rate for “Clerical Office Employees.”					
Clay or Shale Mining—with shafts, tunnels, or drifts.....	1201	DR	(a)	R	5
Clay or Shale Mining—surface—no shafts, tunnels or drifts.....	1200	DD	(a)	R	5
Coal Mining—surface—no shafts, tunnels or drifts.....	1005	DD	(a)	R	5
Coal Mining—with shafts, tunnels, or galleries:					
Anthracite.....	1010	Refer	(a)	R	5
Bituminous.....	1001	to	(a)	R	5
Coal Mining—with drifts or slopes, tunnels or galleries (no shafts):		State			
Anthracite.....	1011	rate	(a)	R	5
Bituminous.....	1003	sheets	(a)	R	5
Copper Mining.....	1140	DR	(a)	R	5
Feldspar Mining.....	1623	DD	(a)	R	5
Gold Mining.....	1100	DR	(a)	R	5

1917	1918	1919	1920	1921	1922	1923	1924	1925	1926	1927	1928	1929	1930	1931	1932	1933	1934	1935	1936	1937	1938	1939	1940	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2423	2424	2425	2426	2427	2428	2429	2430	2431	2432	2433	2434	2435	2436	2437	2438	2439	2440	2441	2442	2443	2444	2445	2446	2447	2448	2449	2450	2451	2452	2453	2454	2455	2456	2457	2458	2459	2460	2461	2462	2463	2464	2465	2466	2467	2468	2469	2470	2471	2472	2473	2474	2475	2476	2477	2478	2479	2480	2481	2482	2483	2484	2485	2486	2487	2488	2489	2490	2491	2492	2493	2494	2495	2496	2497	2498	2499	2500	2501	2502	2503	2504	2505	2506	2507	2508	2509	2510	2511	2512	2513	2514	2515	2516	2517	2518	2519	2520	2521	2522	2523	2524	2525	2526	2527	2528	2529	2530	2531	2532	2533	2534	2535	2536	2537	2538	2539	2540	2541	2542	2543	2544	2545	2546	2547	2548	2549	2550	2551	2552	2553	2554	2555	2556	2557	2558	2559	2560	2561	2562	2563	2564	2565	2566	2567	2568	2569	2570	2571	2572	2573	2574	2575	2576	2577	2578	2579	2580	2581	2582	2583	2584	2585	2586	2587	2588	2589	2590	2591	2592	2593	2594	2595	2596	2597	2598	2599	2600	2601	2602	2603	2604	2605	2606	2607	2608	2609	2610	2611	2612	2613	2614	2615	2616	2617	2618	2619	2620	2621	2622	2623	2624	2625	2626	2627	2628	2629	2630	2631	2632	2633	2634	2635	2636	2637	2638	2639	2640	2641	2642	2643	2644	2645	2646	2647	2648	2649	2650	2651	2652	2653	2654	2655	2656	2657	2658	2659	2660	2661	2662	2663	2664	2665	2666	2667	2668	2669	2670	2671	2672	2673	2674	2675	2676	2677	2678	2679	2680	2681	2682	2683	2684	2685	2686	2687	2688	2689	2690	2691	2692	2693	2694	2695	2696	2697	2698	2699	2700	2701	2702	2703	2704	2705	2706	2707	2708	2709	2710	2711	2712	2713	2714	2715	2716	2717	2718	2719	2720	2721	2722	2723	2724	2725	2726	2727	2728	2729	2730	2731	2732	2733	2734	2735	2736	2737	2738	2739	2740	2741	2742	2743	2744	2745	2746	2747	2748	2749	2750	2751	2752	2753	2754	2755	2756	2757	2758	2759	2760	2761	2762	2763	2764	2765	2766	2767	2768	2769	2770	2771	2772	2773	2774	2775	2776	2777	2778	2779	2780	2781	2782	2783	2784	2785	2786	2787	2788	2789	2790	2791	2792	2793	2794	2795	2796	2797	2798	2799	2800	2801	2802	2803	2804	2805	2806	2807	2808	2809	2810	2811	2812	2813	2814	2815	2816	2817	2818	2819	2820	2821	2822	2823	2824	2825	2826	2827	2828	2829	2830	2831	2832	2833	2834	2835	2836	2837	2838	2839	2840	2841	2842	2843	2844	2845	2846	2847	2848	2849	2850	2851	2852	2853	2854	2855	2856	2857	2858	2859	2860	2861	2862	2863	2864	2865	2866	2867	2868	2869	2870	2871	2872	2873	2874	2875	2876	2877	2878	2879	2880	2881	2882	2883	2884	2885	2886	2887	2888	2889	2890	2891	2892	2893	2894	2895	2896	2897	2898	2899	2900	2901	2902	2903	2904	2905	2906	2907	2908	2909	2910	2911	2912	2913	2914	2915	2916	2917	2918	2919	2920	2921	2922	2923	2924	2925	2926	2927	2928	2929	2930	2931	2932	2933	2934	2935	2936	2937	2938	2939	2940	2941	2942	2943	2944	2945	2946	2947	2948	2949	2950	2951	2952	2953	2954	2955	2956	2957	2958	2959	2960	2961	2962	2963	2964	2965	2966	2967	2968	2969	2970	2971	2972	2973	2974	2975	2976	2977	2978	2979	2980	2981	2982	2983	2984	2985	2986	2987	2988	2989	2990	2991	2992	2993	2994	2995	2996	2997	2998	2999	3000	3001	3002	3003	3004	3005	3006	3007	3008	3009	3010	3011	3012	3013	3014	3015	3016	3017	3018	3019	3020	3021	3022	3023	3024	3025	3026	3027	3028	3029	3030	3031	3032	3033	3034	3035	3036	3037	3038	3039	3040	3041	3042	3043	3044	3045	3046	3047	3048	3049	3050	3051	3052	3053	3054	3055	3056	3057	3058	3059	3060	3061	3062	3063	3064	3065	3066	3067	3068	3069	3070	3071	3072	3073	3074	3075	3076	3077	3078	3079	3080	3081	3082	3083	3084	3085	3086	3087	3088	3089	3090	3091	3092	3093	3094	3095	3096	3097	3098	3099	3100	3101	3102	3103	3104	3105	3106	3107	3108	3109	3110	3111	3112	3113	3114	3115	3116	3117	3118	3119	3120	3121	3122	3123	3124	3125	3126	3127	3128	3129	3130	3131	3132	3133	3134	3135	3136	3137	3138	3139	3140	3141	3142	3143	3144	3145	3146	3147	3148	3149	3150	3151	3152	3153	3154	3155	3156	3157	3158	3159	3160	3161	3162	3163	3164	3165	3166	3167	3168	3169	3170	3171	3172	3173	3174	3175	3176	3177	3178	3179	3180	3181	3182	3183	3184	3185	3186	3187	3188	3189	3190	3191	3192	3193	3194	3195	3196	3197	3198	3199	3200	3201	3202	3203	3204	3205	3206	3207	3208	3209	3210	3211	3212	3213	3214	3215	3216	3217	3218	3219	3220	3221	3222	3223	3224	3225	3226	3227	3228	3229	3230	3231	3232	3233	3234	3235	3236	3237	3238	3239	3240	3241	3242	3243	3244	3245	3246	3247	3248	3249	3250	3251	3252	3253	3254	3255	3256	3257	3258	3259	3260	3261	3262	3263	3264	3265	3266	3267	3268	3269	3270	3271	3272	3273	3274	3275	3276	3277	3278	3279	3280	3281	3282	3283
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Classification	No.	Comp.	P.L.	Teams	Auto.
Gold Mining by hydraulic process	1102	DG	(a)	R	5
Graphite Mining.....	1203	DR	(a)	R	5
Gypsum Mining.....	1204	DR	(a)	R	5
Iron Mining—with shafts, tunnels or drifts.....	1120	EG	(a)	R	5
Iron Mining—surface—no shafts, tunnels, or drifts.....	1121	DR	(a)	R	5
Lead Mining.....	1153	DR	(a)	R	5
Lead and Zinc Mining—milling, prospecting and shaft sinking, including installation of machin- ery, and erection, construction and repair of premises and plant	1154	DR	(a)	R	5
Manganese Mining.....	1155	DR	(a)	R	5
Mica Mining.....	1205	DR	(a)	R	5
Nickel Mining.....	1156	DR	(a)	R	5
Ore Mining (not otherwise classified) —surface—no shafts, tunnels, or drifts.....	1150	DR	(a)	R	5
Ore Mining (not otherwise classified) —with shafts, tunnels, or drifts	1151	EG	(a)	R	5
Phosphate Mining.....	1206	DR	(a)	R	5
Rock Salt Mining.....	1207	DR	(a)	R	5
Salt Mining (not rock salt), pump- ing, including driving wells.....	1301	CW	(a)	R	5
Silica Mining.....	1208	DR	(a)	R	5
Silver Mining.....	1101	DR	(a)	R	5
Sulphur Pyrites Mining.....	1209	DR	(a)	R	5
Talc Mining.....	1210	DR	(a)	R	5
Mining and Milling Machinery Mfg.	3520	CT	ZC	P	5
Mirror Mfg.—no glass making.....	4131	BL	ZA	R	5
Molasses and Syrup Mfg. — no glucose.....	2020	CF	ZC	R	5
Morocco Dressing.....	2621	CA	ZA	R	5
Mortar Mfg.—no quarrying.....	1702	CZ	ZC	R	5
‡Mosaic Work—within buildings....	5345	BX	ZG	R	5

This classification must include shop work preparatory thereto.

See Division of Payroll Rules, pages 7 to 11 inclusive.

MOTION PICTURES:

Production of, in studios and outside—including all operations up to the development of negatives

9610 CL ZG R 5

Development of negatives, printing positives and all subsequent operations except the marketing of the product through film exchanges at locations other than the studios

4360 BL ZB R 5

Film Exchanges, with or without projecting rooms, not located at motion picture studios

4362 BL ZD R 5

Premium Computation Basis—The actual remuneration of players or entertainers must be used unless the amount exceeds \$100 per week, in which event that sum shall be used as representing the actual weekly remuneration of each player or entertainer.

Motorcycle and Motorcycle Parts Mfg.—including the assembling of motorcycles

3850 CA Z R 5

Mucilage Mfg.

4651 CC ZA R 5

Municipal Sewage Disposal Plants—operation (construction work to be covered separately at Manual rates)

7581 CT ZJ R 5

Municipal, Township, County or State Employees:

Clerical Office Employees

8802 AE (a) — —

Employees, not laborers, workmen or mechanics, not engaged in manual labor and not engaged in clerical office duties, and not otherwise classified.

9410 BF (a) — —

This classification includes employees engaged in laboratory work, inspectors of the Board of Health, electrical inspectors, building inspectors and similar occupations.

Music Rolls Mfg., (perforated paper)

—no paper making

4280 AX ZA R 5

Musical Instrument Mfg.—metal

3686 BQ ZA R 5

Musical Instrument Mfg.—wood

2922 BG ZA R 5

Mustard Mills

2051 BL ZA R 5

See Division of Payroll Rules, pages 7 to 11 inclusive.

Classification	No.	Comp.	P.L.	Teams'	Auto.
Nail and Spike Mfg.—excluding steel mfg., excluding rolling mill operations.....	3133	BY	ZA	R	5
Natural Gas Production.....	7500	CJ	ZP	P/R	4/1
Necktie Mfg.....	2551	AQ	Z	R	5
Needle Mfg.....	3119	BE	ZA	R	5
Net Mfg.—not wire (no cordage or twine making).....	2384	BA	Z	R	5
News Agents.....	8745	GM	ZI	KB	1
The Public Liability is restricted to places where the goods are received only, excluding accidents by railroads, horses and vehicles.					
Newspaper Publishing.....	4304	BL	Z	KB	1
Payroll of artists, designers, proof-readers, editors, reporters, advertising and circulation solicitors and clerical office employees takes the "Clerical Office Employees" rate.					
Nickel Plating and Finishing—(not available for division of payroll)..	3372	BR	ZA	R	5
Numbering Machine Mfg.....	3568	BA	ZA	R	5
Nurserymen.....	0005	BG	ZC	R	5
Nut and Bolt Mfg.—excluding steel mfg., excluding rolling mill operations.....	3132	BY	ZA	R	5
Nuts—handling, cleaning, and shelling—(not available for division of payroll).....	2052	BL	ZA	R	5
Office Buildings :					
Payroll to include elevator attendants and all other employees engaged in care, custody, and maintenance of premises, excluding extraordinary additions, alterations or repairs					
Clerical office employees.....	2007	BY	YG	R	5
†Office Furniture and Fixtures—metal —erection of.....	8810	AE			
Oil Cloth Mfg. — all kinds.....	5140	CC	ZG	R	5
	2430	CA	ZA	R	5
OIL MFG.:					
Oil Mfg. — fish (not otherwise classified)	4662	CT	ZA	R	5

See Division of Payroll Rules, pages 7 to 11 inclusive.

1724-III

14/11/2010

1. *MOORE* 4

1. *Chlorophyll a* and *Chlorophyll b* contents were determined by the method of Arar and Collins (1997).

1178-2011

2. *Am. Mus. Nov.* 1911

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1997, 1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 26

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| Classification | No. | Comp. | P.L. | Teams' | Auto. |
|--|------|-------|------|--------|-------|
| Oil Mfg.—lard | 4661 | CT | ZA | R | 5 |
| Oil Mfg.—linseed | 4685 | CT | ZA | R | 5 |
| Oil Mfg.—tallow | 4663 | CT | ZA | R | 5 |
| Oil Mfg.—vegetable—not other-
wise classified | 4683 | CT | ZA | R | 5 |
| Oil Distributing | 8350 | CC | ZD | QB | 3 |
| †Oil Producing—drilling new wells,
cleaning out and drilling old wells
deeper, erecting or dismantling
derricks | 6202 | DE | ZM | R | 5 |
| Oil Producing—operation of oil leases,
including putting the raw product
in vessels or pipe lines for trans-
portation (excluding the drilling of
new wells, and drilling old wells
deeper, erection or dismantling of
derricks) | 1321 | CO | ZJ | R | 5 |
| Oil Refining—petroleum | 4740 | CT | ZB | R | 3 |
| Oil Stove Mfg.—(no stamping) | 3171 | CD | ZB | R | 5 |
| Oil and Gas Wells Shooting | 1330 | ER | ZY | M | 5 |
| Minimum premium for Comp., \$25.00. | | | | | |
| Oiled, Paraffined or Waxed Paper
Mfg.—no paper making. | 4276 | BQ | ZA | R | 5 |
| Oleomargarine Mfg. | 2066 | BV | ZA | R | 5 |
| Omnibus Companies (horse) includ-
ing all payroll except clerical office
employees | 7204 | CK | ZG | * | — |
| For rate to cover accidents to pub-
lic caused by horses and vehicles out-
side the stable walls, see Teams' rate. | | | | | |
| *For Teams' rate, see page 41. | | | | | |
| Optical Goods Mfg.—(not otherwise
classified) | 4150 | BF | Z | R | 5 |
| Ore Crushing | 1450 | DD | ZC | R | 5 |
| Ores—concentration and amalga-
mation | 1452 | DD | ZC | R | 5 |
| Organ Building—cabinet or parlor. | 2921 | BG | Z | R | 5 |
| Organ Building—pipe, including set-
ting up at the place of delivery.. | 2920 | BR | ZA | R | 5 |

See Division of Payroll Rules, pages 7 to 11 inclusive.

| Classification | No. | Comp. | P.L. | Teams' | Auto. |
|---|------|-------|------|--------|-------|
| ‡Ornamental Brass, Bronze, and Iron Work within buildings—erection. | 5100 | CZ | ZJ | P | 5 |
| Ornamental Brass, Bronze and Iron Work Mfg..... | 3041 | CL | ZB | R | 5 |
| Owners engaged in construction work or for whom construction work is being done (rate as "Contractors, General.") | | | | | |
| Oxy-Acetylene Cutting and Welding, (autogenous) shop work only, including machining operations connected therewith, where apparatus approved by the Underwriters' Laboratories, or the Interstate Commerce Commission, is used exclusively..... | 3361 | CJ | ZB | R | 5 |
| Oxy-Acetylene Cutting and Welding, (autogenous)—shop work only, including machining operations connected therewith, where apparatus not approved by the Underwriters' Laboratories, or the Interstate Commerce Commission is used... | 3360 | DQ | ZD | R | 5 |
| ‡Oxy-Acetylene Cutting and Welding, (autogenous)—away from shop | 5084 | DQ | ZP | R | 5 |
| Oxygen and Hydrogen Mfg.—electrolytic process..... | 4634 | CZ | ZC | R | 5 |
| Oxygen and Hydrogen Mfg.—liquid air process..... | 4635 | CH | ZB | R | 5 |
| ‡Packing and unpacking furniture and other household utensils..... | 8213 | CC | ZG | P | 4 |
| Packing Case Mfg.—(wood)—(rate as "Box Mfg.—wood.") | | | | | |

See Division of Payroll Rules, pages 7 to 11 inclusive.

... and other non-wooded lands

1950-1951

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Information on the following

1. The first step is to identify the problem or question that needs to be answered. This involves understanding the context and the specific requirements of the task.

Journal of Interpersonal Violence 26(10)

(E-mail: maria@proton.ch)

[illegible]

is also true for (negative)

being done. I am in "Controversy."

What is clear is that in construction work

and has excellent Internet

Classification

No. Comp. P.L. Test. Vite

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| 2 | 1 | IX | 20 | 0010 |
| 2 | 2 | IX | 21 | 0011 |
| 2 | 3 | IX | 22 | 0012 |
| 2 | 4 | IX | 23 | 0013 |
| 2 | 5 | IX | 24 | 0014 |
| 2 | 6 | IX | 25 | 0015 |
| 2 | 7 | IX | 26 | 0016 |
| 2 | 8 | IX | 27 | 0017 |
| 2 | 9 | IX | 28 | 0018 |
| 2 | 10 | IX | 29 | 0019 |
| 2 | 11 | IX | 30 | 0020 |
| 2 | 12 | IX | 31 | 0021 |
| 2 | 13 | IX | 32 | 0022 |
| 2 | 14 | IX | 33 | 0023 |
| 2 | 15 | IX | 34 | 0024 |
| 2 | 16 | IX | 35 | 0025 |
| 2 | 17 | IX | 36 | 0026 |
| 2 | 18 | IX | 37 | 0027 |
| 2 | 19 | IX | 38 | 0028 |
| 2 | 20 | IX | 39 | 0029 |
| 2 | 21 | IX | 40 | 0030 |
| 2 | 22 | IX | 41 | 0031 |
| 2 | 23 | IX | 42 | 0032 |
| 2 | 24 | IX | 43 | 0033 |
| 2 | 25 | IX | 44 | 0034 |
| 2 | 26 | IX | 45 | 0035 |
| 2 | 27 | IX | 46 | 0036 |
| 2 | 28 | IX | 47 | 0037 |
| 2 | 29 | IX | 48 | 0038 |
| 2 | 30 | IX | 49 | 0039 |
| 2 | 31 | IX | 50 | 0040 |
| 2 | 32 | IX | 51 | 0041 |
| 2 | 33 | IX | 52 | 0042 |
| 2 | 34 | IX | 53 | 0043 |
| 2 | 35 | IX | 54 | 0044 |
| 2 | 36 | IX | 55 | 0045 |
| 2 | 37 | IX | 56 | 0046 |
| 2 | 38 | IX | 57 | 0047 |
| 2 | 39 | IX | 58 | 0048 |
| 2 | 40 | IX | 59 | 0049 |
| 2 | 41 | IX | 60 | 0050 |
| 2 | 42 | IX | 61 | 0051 |
| 2 | 43 | IX | 62 | 0052 |
| 2 | 44 | IX | 63 | 0053 |
| 2 | 45 | IX | 64 | 0054 |
| 2 | 46 | IX | 65 | 0055 |
| 2 | 47 | IX | 66 | 0056 |
| 2 | 48 | IX | 67 | 0057 |
| 2 | 49 | IX | 68 | 0058 |
| 2 | 50 | IX | 69 | 0059 |
| 2 | 51 | IX | 70 | 0060 |
| 2 | 52 | IX | 71 | 0061 |
| 2 | 53 | IX | 72 | 0062 |
| 2 | 54 | IX | 73 | 0063 |
| 2 | 55 | IX | 74 | 0064 |
| 2 | 56 | IX | 75 | 0065 |
| 2 | 57 | IX | 76 | 0066 |
| 2 | 58 | IX | 77 | 0067 |
| 2 | 59 | IX | 78 | 0068 |
| 2 | 60 | IX | 79 | 0069 |
| 2 | 61 | IX | 80 | 0070 |
| 2 | 62 | IX | 81 | 0071 |
| 2 | 63 | IX | 82 | 0072 |
| 2 | 64 | IX | 83 | 0073 |
| 2 | 65 | IX | 84 | 0074 |
| 2 | 66 | IX | 85 | 0075 |
| 2 | 67 | IX | 86 | 0076 |
| 2 | 68 | IX | 87 | 0077 |
| 2 | 69 | IX | 88 | 0078 |
| 2 | 70 | IX | 89 | 0079 |
| 2 | 71 | IX | 90 | 0080 |
| 2 | 72 | IX | 91 | 0081 |
| 2 | 73 | IX | 92 | 0082 |
| 2 | 74 | IX | 93 | 0083 |
| 2 | 75 | IX | 94 | 0084 |
| 2 | 76 | IX | 95 | 0085 |
| 2 | 77 | IX | 96 | 0086 |
| 2 | 78 | IX | 97 | 0087 |
| 2 | 79 | IX | 98 | 0088 |
| 2 | 80 | IX | 99 | 0089 |
| 2 | 81 | IX | 100 | 0090 |
| 2 | 82 | IX | 101 | 0091 |
| 2 | 83 | IX | 102 | 0092 |
| 2 | 84 | IX | 103 | 0093 |
| 2 | 85 | IX | 104 | 0094 |
| 2 | 86 | IX | 105 | 0095 |
| 2 | 87 | IX | 106 | 0096 |
| | | | | |

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|---|------|----|----|----|-----|
| Packing Houses—curing hams, bacons and meat products, including packing in jars or cans—no handling of live stock, no slaughtering, no handling of carcasses and no other operations incidental to packing house operations (not available for division of payroll)..... | 2093 | BL | ZB | RB | 5 |
| Packing House Products—distributing stations (not available for division of payroll when located on or adjoining same premises where "Packing House" operations are carried on)..... | 8021 | BR | ZD | RB | 5 |
| PACKING HOUSES: | | | | | |
| Lard Refining..... | 4716 | CA | ZA | RB | 5 |
| Butchering — including handling of live stock..... | 2081 | DD | ZD | RB | 5 ★ |
| This classification must include all payroll involved in the handling of live stock and carcasses to and including loading of dressed beef, pork, sheep or calves on cars for shipment but does not include the treatment of the viscera or by-products after removal of the carcass. | | | | | |
| Butterine Mfg..... | 4717 | BV | ZA | RB | 5 |
| Fertilizer Mfg. — not phosphate companies..... | 4580 | DD | ZD | RB | 5 |
| Sausage Case Mfg. | 2091 | CA | ZB | R | 5 ★ |
| Sausage Mfg..... | 2092 | CA | ZB | R | 5 ★ |
| Soap Mfg..... | 4720 | CA | ZA | RB | 5 |
| All other operations incidental to packing houses..... | 2090 | CA | ZB | RB | 5 |
| Paint Mfg.—no lead mfg..... | 4558 | CM | ZA | R | 5 |
| Painting—automobile and carriage bodies only (not available for division of payroll)..... | 9505 | BQ | ZC | R | 5 |
| Painting—shop only (not available for division of payroll in mfg. plants) | 9501 | BQ | ZC | R | 5 |
| †Painting—steel structures and bridges..... | 5041 | EG | ZP | R | 5 |
| †Painting and Decorating away from shop (not interior work)—excluding painting steel structures and bridges..... | 5461 | DJ | ZJ | R | 5 |
| †Painting and Decorating—interior work away from shop..... | 5490 | BZ | ZF | R | 5 |

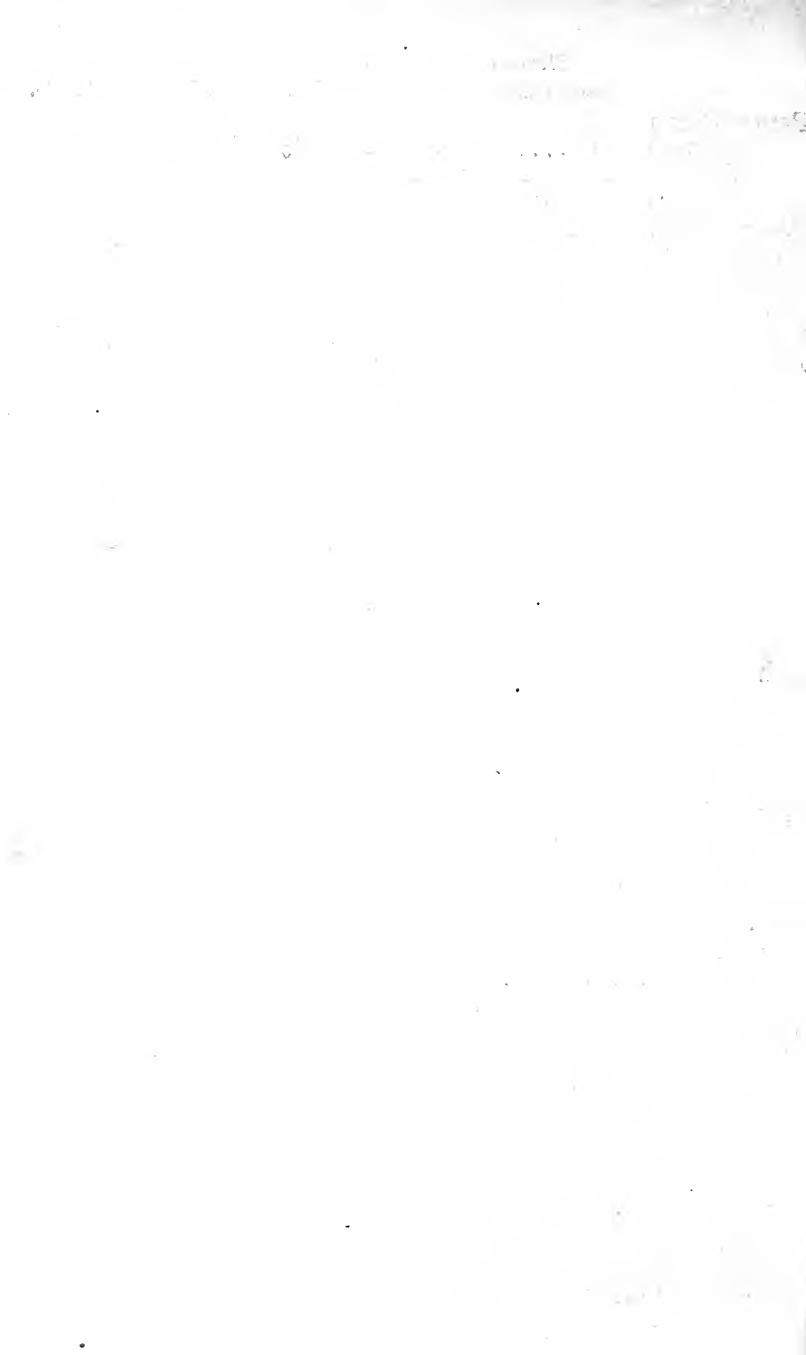
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| Classification | No. | Comp. | P.L. | Teams | Auto. |
|--|------|-------|------|-------|-------|
| Paper Board Mfg.: | | | | | |
| No pulp mill..... | 4233 | CR | ZB | R | 5 |
| With pulp mill (rate as "Pulp and Paper Mfg.") | | | | | |
| Paper Coating and Finishing—(not available for division of payroll) .. | 4250 | BR | ZA | R | 5 |
| Paper Goods Mfg. — no paper making (not otherwise classified) | 4279 | BF | ZA | R | 5 |
| †Paper Hanging..... | 5491 | BZ | ZF | R | 5 |
| Paper and Pulp Mfg.—(all kinds except writing paper and card-board): | | | | | |
| Saw and Barking Mills..... | 4211 | DD | ZC | R | 5 |
| Pulp Mfg.—sulphite (no saw or barking mills)..... | 4205 | DC | ZC | R | 5 |
| Pulp Mfg.—soda (no saw or barking mills)..... | 4203 | CT | ZC | R | 5 |
| Pulp Mfg.—ground wood (no saw or barking mills)..... | 4206 | CR | ZB | R | 5 |
| Paper Mfg.—(no pulp mfg., no saw or barking mills) | 4234 | CR | ZB | R | 5 |
| Paper Stock Dealers—handling new paper waste or new cloth clippings (no handling of junk, old rags, or old paper)..... | 8208 | CC | ZH | R | 5 |
| Paper Stock and Rag Dealers..... | 8200 | DK | ZH | R | 2 |
| Payroll for "Comp." coverage to include drivers and drivers' helpers, also chauffeurs and chauffeurs' helpers. | | | | | |
| Papier Maché Goods Mfg.—no paper or pulp making (no car wheels) | 4266 | CR | ZA | R | 5 |
| †Parquet Floor Laying..... | 5436 | BX | ZG | R | 5 |
| Parquet Flooring Mfg.—shop only .. | 2810 | CM | ZA | R | 5 |
| Parks or buildings (not otherwise classified) used for exhibition, convention or show purposes (owner's risk only): | | | | | |
| All employees engaged in care, custody and maintenance of premises, including elevator attendants, excluding extraordinary additions, alterations or repairs.... | 9102 | BY | (a) | R | 5 |

★

See Division of Payroll Rules, pages 7 to 11 inclusive.



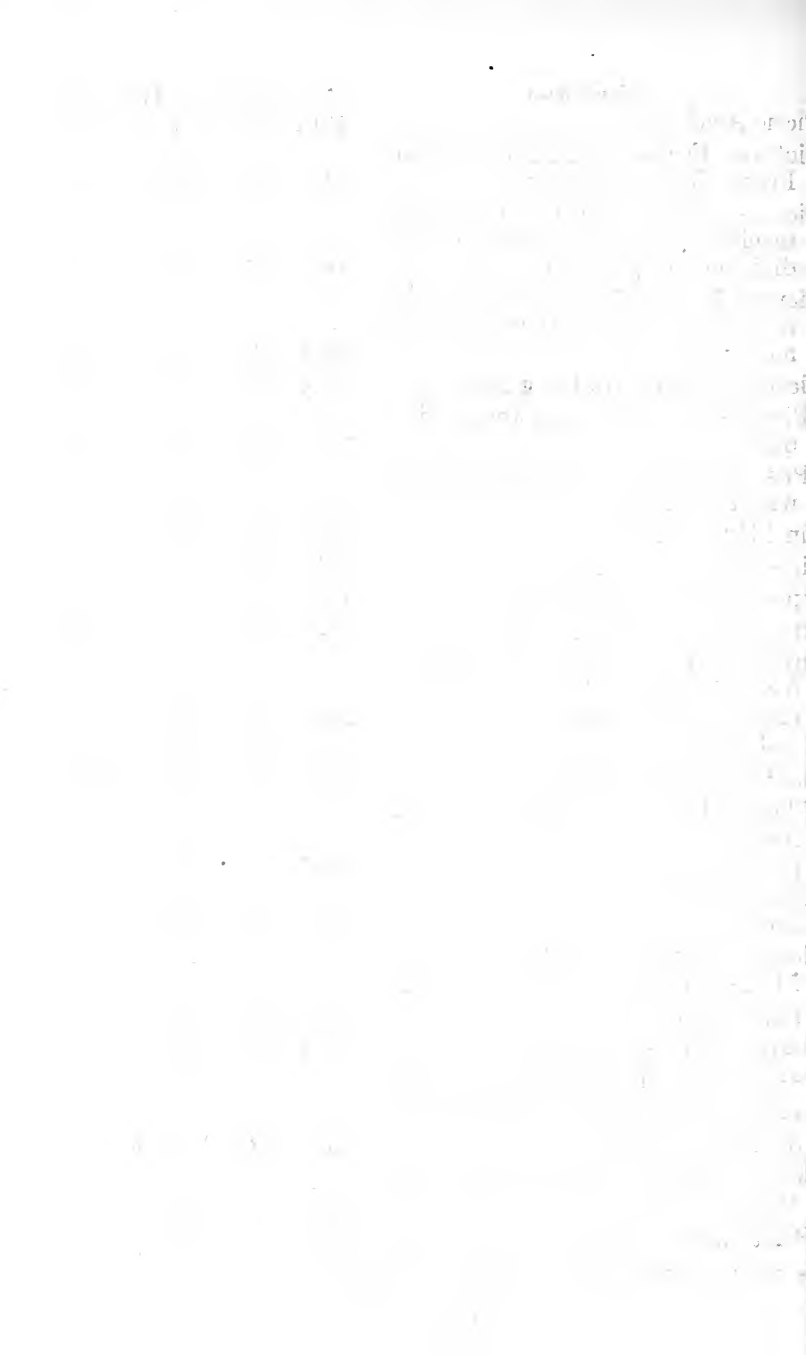
| Classification | No. | Comp. | P.L. | Teams' | Auto. |
|--|------|-------|------|--------|-------|
| Paste Mfg..... | 4655 | BQ | ZA | R | 5 |
| Patent Medicine Mfg..... | 4605 | BF | Z | R | 5 |
| Patent Metal Mfg.—rolling of
metal into thin sheets for wrapping | 3333 | BZ | ZA | R | 5 |
| Pattern and Model Mfg.—wood (not
available for division of payroll).. | 2790 | CC | ZA | R | 5 |
| ‡Paving—not otherwise classified
(including yards) (not available
for division of payroll in connec-
tion with State or Municipal Road
or Street Making) | 5500 | CC | ZL | R | 5 |
| Peg and Skewer Mfg.—wood..... | 2789 | CH | ZA | R | 5 |
| Pen Mfg. | 3273 | BE | ZA | R | 5 |
| Perfumery and Flavoring Essence
Mfg..... | 4623 | BR | Z | R | 5 |
| Pharmaceutical and Surgical Goods
Mfg.—not otherwise classified... | 4693 | BF | Z | R | 5 |
| Pharmaceutists..... | 4607 | BF | Z | R | 4 |
| Phonograph Mfg..... | 2928 | BG | ZA | R | 5 |
| Phonograph Record Mfg. | 4431 | BG | ZA | R | 5 |
| Phosphate Works—no mining..... | 4581 | DD | ZC | R | 5 |
| Photo-engraving..... | 4351 | AX | ZA | R | 5 |
| Photography—outside work—(not
producing moving pictures)..... | 8746 | BX | ZG | R | 5 |
| Photograph Studios—(not produc-
ing moving pictures)..... | 4361 | AV | YB | R | 5 |
| Photographic Sensitive Films and
Dry Plates—manufacturing and
development of negatives only... | 4921 | BL | Z | R | 5 |
| Photographic Supplies Mfg..... | 4923 | BL | Z | R | 5 |
| Piano Action Mfg..... | 2924 | BG | Z | R | 5 |
| Piano Forte Case Mfg..... | 2925 | BG | Z | R | 5 |
| Piano Keys Mfg..... | 2926 | BG | Z | R | 5 |
| Piano Mfg..... | 2923 | BG | Z | P/R | 3/5 |
| Piano Players Mfg..... | 2927 | BG | Z | P/R | 3/5 |
| Piano and Piano Players Mfg.—
assembling of manufactured parts
and finishing only (not available
for division of payroll)..... | 2929 | BG | Z | P/R | 5 ★ |
| Piano Tuning—away from shop.... | 8744 | AS | ZB | SB | — |
| Pickle Mfg..... | 2110 | GE | ZA | R | 5 |

See Division of Payroll Rules, pages 7 to 11 Inclusive.



| Classification | No. | Comp. | P.L. | Teams' | Auto. |
|--|------|-------|------|--------|-------|
| Picric Acid Mfg..... | 4514 | EL | ZQ | R | 5 |
| Picture Frame, including Picture
Frame Moulding Mfg..... | 2732 | CA | ZC | R | 5 |
| Picture Frame Mfg.—no power
machinery (not available for
division of payroll)..... | 2850 | BF | ZA | R | 5 |
| Picture Frame Mfg. (not operating
moulding mill or manufacturing
mouldings)..... | 2848 | BX | ZA | R | 5 |
| Picture Frame Moulding Mfg..... | 2733 | CQ | ZC | R | 5 |
| † Pile Driving—building foundations
only..... | 6222 | DG | ZO | R | 5 |
| † Pile Driving — including timber
wharf building..... | 6003 | DG | ZJ | R | 5 |
| Pin Mfg..... | 3271 | BE | ZA | R | 5 |
| Pipe Mfg.—cast iron..... | 3089 | DD | ZC | P | 5 |
| Pipe Mfg.—clay (tobacco)..... | 4057 | AW | Z | R | 5 |
| Pipe Mfg.—wood (tobacco)..... | 2791 | BX | Z | R | 5 |
| Piping Mfg.—flexible (not metal)
for interior work in buildings to
carry electric wires..... | 4471 | BR | ZA | R | 5 |
| Pistol Mfg.(not charging shells).... | 3200 | BL | ZA | R | 5 |
| Planing and Moulding Mills..... | 2731 | CQ | ZD | RB | 5 |
| † Plaster Block Partitions—erection
inside of buildings (not fire-
proof tile)..... | 5347 | CK | ZH | R | 5 |
| † Plaster Board—erection away from
shop..... | 5481 | CK | ZH | R | 5 |
| Plaster Board and Plaster Block
Mfg.—no quarrying and no crush-
ing or grinding..... | 4036 | CA | ZC | R | 5 |
| Plaster Mills—no quarrying..... | 1703 | CZ | ZC | R | 5 |
| Plaster or Staff Mixing—no crush-
ing or grinding (not available for
division of payroll)..... | 4037 | CA | ZC | R | 5 |
| Plaster Statuary and Ornaments
Mfg..... | 4038 | BL | ZA | R | 5 |
| † Plastering—(not otherwise classified) | 5480 | CK | ZH | R | 5 |

See Division of Payroll Rules, pages 7 to 11 Inclusive.



| Classification | No. | Comp. | P.L. | Teams' | Auto. |
|---|------|-------|------|--------|-------|
| ‡Plastering—on outside of buildings
(not otherwise classified) | 5473 | DH | ZM | R | 5 |
| Playing Cards Mfg.—no paper or
cardboard mfg. | 4306 | BL | Z | R | 5 |
| ‡Plumbing—including house con-
nections. Must include shop pay-
roll if any. | 5183 | CD | ZG | R | 5 |
| Plumbers Supplies Dealers—no mfg.
(shop only)—(not available for
division of payroll) | 8111 | BY | YF | R | 5 |
| PLUMBERS' SUPPLIES MFG.: | | | | | |
| Enamelled Iron Ware Mfg. | 3091 | CE | ZA | R | 5 |
| Porcelain Ware Mfg. | 4051 | AZ | ZA | R | 5 |
| Pipe Mfg.—lead. | 3331 | CR | ZB | R | 5 |
| “ “ —cast iron. | 3089 | DD | ZC | P | 5 |
| “ “ —wrought iron | 3020 | CZ | ZB | R | 5 |
| Tanks, Seats and Cabinets (wood) | 2824 | CB | ZB | R | 5 |
| Valves and Gauges. | 3584 | BQ | ZB | R | 5 |
| Rubber Goods (not otherwise
classified) | 4410 | CG | ZA | R | 5 |
| If the business of the Assured
is completely described by one
of the foregoing classifications,
the risk must be assigned to
such classification. | | | | | |
| Plumbers' Supplies Mfg. (not
otherwise classified) | 3188 | BL | ZB | R | 5 |
| Plush and Velvet Goods Mfg. | 2300 | AS | Z | R | 5 |
| Pneumatic Tube Companies—opera-
tion. | 7620 | BQ | ZD | R | 5 |
| ‡Pneumatic Tubes—installation, in-
cluding construction, care and
maintenance of conduits and man-
holes (no blasting). | 6331 | CZ | ZP | R | 5 |

See Division of Payroll Rules, pages 7 to 11 inclusive.

holes (no blasting).

right-hand side of conduits and man-

holes (no blasting).

Plastering - on outside of buildings

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| Classification | No. | Comp. | P.L. | Teams' | Auto. |
|---|------|-------|------|--------|-------|
| Pocketbook Mfg. (not available for division of payroll)..... | 2687 | BF | ZA | R | 5 |
| Policemen | 7720 | DB | (a) | — | — |
| Minimum Premium, \$10.00 per man per annum. | | | | | |
| Porcelain Ware Mfg..... | 4051 | AZ | ZA | R | 5 |
| †Portable Bakers' Ovens—installation or removal. | 3721 | CQ | ZJ | P | 5 |
| †Portable Buildings—erection..... | 5405 | CM | ZJ | R | 5 |
| Potteries—flower pots, art and household utensils only (no sewer or drain pipe, no mining or excavating) | 4053 | AZ | Z | R | 5 |
| Potteries—tiling, gas retorts, sewer and drain pipes (including underground mining)..... | 4014 | CP | ZC | R | 5 |
| Potteries—tiling, gas retorts, sewer and drain pipes (no underground mining) | 4031 | CD | ZC | R | 5 |
| Poultry Food Mfg..... | 2015 | CO | ZC | R | 5 |
| Powder Mfg..... | 4770 | EL | ZQ | R | 5 |
| Precious Stones—setting and making mountings therefor (not available for division of payroll)..... | 3384 | BA | Z | R | 5 |
| Printing | 4300 | BL | Z | R | 5 |
| Payroll of artists, designers, proof-readers, editors, reporters, advertising and circulation solicitors and clerical office employees takes the "Clerical Office Employees'" rate. | | | | | |
| Printing and Bookbinding Machinery Mfg..... | 3548 | BQ | ZA | P | 5 |
| Printers' Rollers Mfg..... | 4460 | CC | ZA | R | 5 |
| Printing Press Mfg..... | 3557 | BQ | ZA | P | 5 |

See Division of Payroll Rules, pages 7 to 11 inclusive.

Printing Press Mfg. 3557 80 1A 7 5
 Printers' Rollers Mfg. 4480 66 1A 8 5
 Mfg. 3548 80 1A 7 5
 Printing and Bookbinding Machinery

—Clothing Office Employees' ...
 —Chemical Office Employees' ...
 ing and clothing rollers and
 rollers, extra, operators and
 Payroll of rollers, messengers, ...

Printing 4300 81 1 5
 for division of payroll) 3384 8A 1 5

mounting (therefor) (not available
 Precision Scales—setting and making

Powder Mfg. 4176 81 1A 5
 Powder Mfg. 2075 66 1A 5

mining) 4807 60 1A 5
 and drain pipes (no water-ground
 Potteries—tiling, gas records, sewer

ground mining) 4014 66 1C 7
 and drain pipes (including water-

Potteries—tiling, gas records, sewer
 vating) 4028 6A 1 5

or drain pipe, no mining or exca-
 household utensils only (no sewer
 Potteries—flow pots, art and

Portable Buildings—erection 3406 6M 1A 5
 tion or removal) 3721 66 1A 5

Portable Labels, Ovens—instal-
 Potcelain Ware Mfg. 4051 6A 1A 5

Minimum Payroll \$10.00 per man per
 Policemen 7728 66 (a) — 5

division of payroll) 2687 66 1A 5
 Pocketbook Mfg. (not available for

Classification

No. Comp. P.L. Team, Auto.

| | | | | | | |
|---|------|----|----|---|---|---|
| Private Estates—all employees (see pages 33-39)..... | | | | | | |
| Produce and Commission Merchants with or without cold storage facilities, not operating refrigerating machinery | 8025 | BR | YD | R | 5 | ★ |
| Produce Dealers—buying, packing or otherwise preparing general produce for shipment and transportation, using stores or buildings temporarily but operating no warehouses, no railway operation and not operating refrigerator cars or caring for freight in transit..... | 8209 | BX | ZD | R | 5 | |
| Projectile, Shell or Case—charging and loading..... | 4765 | EL | ZQ | M | 5 | |
| Projectile, Shell or Case Mfg.—no loading or testing with explosives. | 3633 | CE | ZC | R | 5 | |
| Public Libraries: | | | | | | |
| All employees engaged in care, custody and maintenance of premises, including elevator attendants, excluding extraordinary additions, alterations or repairs..... | 9104 | BY | YC | R | 5 | |
| Librarian, assistant librarian, and clerical office employees..... | 8810 | AE | YC | R | 5 | ★ |
| Public Museums of Art or Natural History: | | | | | | |
| All employees engaged in care, custody and maintenance of premises, including elevator attendants, excluding extraordinary additions, alterations or repairs..... | 9104 | BY | YC | R | 5 | |
| Curator, assistant curator, and clerical office employees..... | 8810 | AE | YC | R | 5 | ★ |

See Division of Payroll Rules, pages 7 to 11 inclusive.

Private Estate—all employees (see

pages 88-89)

Produce and Commission Merchants

with on delivery and on

receipt of goods

and also

Produce of land—(see page 89)

of other property

produce of land and other

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Public Picture Galleries:

All employees engaged in care, custody, and maintenance of premises, including elevator attendants, excluding extraordinary additions, alterations or repairs.....

9104 BY YC R 5

Curator, assistant curator, and clerical office employees.....

8810 AE YC R 5 ★

Publishing (not "Newspaper Publishing")

4305 BL Z R 5

Payroll of artists, designers, proof-readers, editors, reporters, advertising and circulation solicitors and clerical office employees takes the "Clerical Office Employees' " rate.

Pulley Block Mfg.—metal.....

3142 BY ZB R 5

Pulley Block Mfg.—wood.....

2783 DD ZA R 5

Pump Mfg.—metal—no foundry. .

3612 CB ZB R 5

Pump Mfg.—metal—with foundry

3611 CE ZB R 5

Pump Mfg.—wood.....

2807 CM ZA R 5

‡Pumps—installation

3729 CQ ZJ R 5

Putty Mfg.

4559 CM ZA R 5

Pyroxylin Plastic Mfg.

4443 DV ZD R 5

QUARRIES:

Cement Quarries—with or without blasting. Payroll for "Comp." coverage to include drivers and drivers' helpers, also chauffeurs and chauffeurs' helpers....

1654 DK ZG R 5 ★

Quarries—turning out exclusively dimension stone for monumental or building purposes—with or without blasting. Payroll for "Comp." coverage to include drivers and drivers' helpers, also chauffeurs and chauffeurs' helpers.....

1603 DH ZF R 5 ★

See Division of Payrol' Rules, pages 7 to 11 inclusive.



QUARRIES :—(Continued)

Quarries—including stone crushing,
with or without blasting. Payroll
for "Comp." coverage to include
drivers and drivers' helpers, also
chauffeurs and chauffeurs'
helpers.....

1620 DK ZG R 5 ★

Quarries—with or without blast-
ing (not otherwise classified).
Payroll for "Comp." coverage to
include drivers and drivers' help-
ers, also chauffeurs and chauf-
feurs' helpers..

1622 DK ZG R 5 ★

Slate Quarries—with or without
blasting. Payroll for "Comp."
coverage to include drivers and
drivers' helpers, also chauffeurs
and chauffeurs' helpers

1602 DD ZG R 5 ★

Quartz Mills.....

1451 DD ZC R 5



| Classification | No. | Comp. | P.L. | Teams' | Auto. |
|---|------|-------|------|--------|-------|
| Quilt Mfg..... | 2571 | BL | Z | R | 5 |
| Radiator Mfg.—automobile (not available for division of payroll). | 3807 | BY | ZA | R | 5 |
| Radiator Mfg. (not otherwise classified)..... | 3174 | BY | ZA | R | 5 |
| Rag and Paper Stock Dealers—(rate as "Paper Stock and Rag Dealers") | 8200 | | | | |
| Railroad Car Mfg.—all kinds..... | 3881 | CV | ZD | R | 5 |
| †Railroad Construction — electric, horse or cable—(not including third rail systems) laying or re-laying of rails, exclusively. Payroll for "Comp." coverage to include drivers and drivers' helpers, also chauffeurs and chauffeurs' helpers (not available for division of payroll) | 6104 | DB | ZJ | R | 5 |
| †Railroad Construction — electric, horse or cable—with or without installation of electric equipment or pole lines connected therewith, including incidental culverts not more than 10-ft. span; urban or interurban lines—no blasting, tunneling, or bridge building. Payroll for "Comp" coverage to include drivers and drivers' helpers, also chauffeurs and chauffeurs' helpers | 6105 | (a) | (a) | — | 5/1 |
| †Railroad Construction — electric—rail joint welding in street by molten metal or electricity..... | 6100 | DK | ZP | R | 5 |
| †Railroad Construction—steam—no blasting, tunneling or bridge building, including incidental culverts not more than 10-foot span and steam shovel work. Payroll for "Comp." coverage to include drivers and drivers' helpers, also chauffeurs and chauffeurs' helpers | 6102 | (a) | (a) | — | 5 |

See Division of Payroll Rules, pages 7 to 11 inclusive.

Classification

No. Comp. P.L. Teams' Auto.

| | | | | |
|---|------|-----|-----|-----|
| †Railroad Construction—steam—no blasting, tunneling or bridge building, including incidental culverts not more than 10-foot span. No steamshovel. Payroll for “Comp.” coverage to include drivers and drivers’ helpers, also chauffeurs and chauffeurs’ helpers (not available for division of payroll) | 6103 | (a) | (a) | 5 |
| Railroad Hazard—in connection with Mfrs.’ and Contractors’ risks (see rule, pages 10 and 11) | 7102 | ED | (a) | — — |

RAILROAD OPERATION:

Elevated Railroads—operation, includes ordinary maintenance and repair of roadbed.

| | | | | |
|-------------------------------------|------|----|-----|-----|
| Clerical Office Employees | 8810 | AE | | |
| Shop Employees | 7141 | CE | | |
| All other employees | 7140 | CP | (a) | — — |

Steam Railroads—operation, includes ordinary maintenance and repair of roadbed.

| | | | | |
|-------------------------------------|------|----|-----|-----|
| Clerical Office Employees | 8810 | AE | | |
| Shop Employees | 7103 | CM | | |
| All other employees | 7101 | EG | (a) | — — |

Street Railroads—cable — operation, includes ordinary maintenance and repair of roadbed.

| | | | | |
|-------------------------------------|------|----|-----|-----|
| Clerical office employees | 8810 | AE | | |
| Shop Employees | 7124 | CE | | |
| All other employees | 7121 | CP | (a) | — — |

Street Railroads—electric, all systems—operation, includes ordinary maintenance and repair of roadbed.

| | | | | |
|-------------------------------------|------|----|-----|-------|
| Clerical Office Employees | 8810 | AE | | ★ |
| Shop Employees | 7127 | CE | | ★ |
| All other employees | 7128 | CP | (a) | — — ★ |

See Division of Payroll Rules, pages 7 to 11 inclusive.

Expenditure Report - 1964
This report shows the expenditures for the year 1964. The total amount expended was \$1,234,567.89. The expenditures were divided into three main categories: salaries, materials, and other. Salaries accounted for 45% of the total, materials for 35%, and other for 20%.

The following table shows the breakdown of expenditures by category:

Category Amount Percentage

Salaries \$556,789.12 45.1%

Materials \$432,109.87 35.0%

Other \$245,668.90 20.0%

Total \$1,234,567.89 100.0%

The following table shows the breakdown of expenditures by month:

Month Amount Percentage

January \$100,000.00 8.1%

February \$120,000.00 9.7%

March \$150,000.00 12.1%

April \$180,000.00 14.6%

May \$200,000.00 16.2%

June \$220,000.00 17.8%

July \$240,000.00 19.4%

Railroad Permanent Way Materials

Mfg.—frogs, switches and crossings 3088 CV ZC R 5

‡ Railroad Signals—erection or installation (not including operation of railroad)..... 6101 DW ZK R 5

Rattan Goods Mfg..... 2904 CB ZA R 5

Razor Mfg.—not safety..... 3121 BY ZA R 5

Razor Mfg.—safety..... 3120 BY ZA R 5

Real Estate Agencies—employees engaged outside of office, including collectors—no construction work. 8741 AJ ZB SB 5

‡ Refrigerating Companies—excavation and laying and repair of pipe lines (no blasting)..... 6322 CZ ZP R 5

‡ Refrigerating Machinery—installation..... 3723 CQ ZJ P 5

‡ Refrigerator Cars—loading and unloading, and caring for freight in cars during transit..... 7340 DD ZG R 5

The Public Liability is restricted to places where the goods are received only, excluding accidents by railroad, horses, vehicles or loading or unloading.

‡ Refrigerator Erection, Installation and Repair..... 5440 CH ZJ R 5

Refrigerator Mfg.—shop only..... 2871 CB ZA R 5

Restaurants..... 9071 BL YI R 5

Ribbon Mfg..... 2301 AS Z R 5

Rice Milling..... 2017 CO ZC R 5

See Division of Payroll Rules, pages 7 to 11 inclusive.

Riding Academies, Clubs and Schools:

Porters, waiters, grooms, stablemen and all other employees engaged in the care, custody and maintenance of stables and animals, excluding extraordinary additions, alterations or repairs.....

7207 CK (a) R — ★
8810 AE (a) R —

Clerical Office Employees.....
Rifle and Shotgun Mfg.—(not charging shells)—(rate as “Arms Mfg.—small arms—not charging shells”)

3200
9051 (a) (a) MA/R 5 ★

Rifle Ranges or Gun Clubs
For Public Liability for cottages attached, see rule, page 30.

For grounds owned or used charge 50 cents per acre if policy includes Public Liability of club for games or sports conducted thereon; or charge 25 cents per acre if policy excludes Public Liability of club for this hazard.

Not available to parks or other grounds where admission is charged.

Rigging—ship or boat (not available for division of payroll)

6864 DJ ZJ R 5

† **Rigging—not ship or boat. Payroll for “Comp.” coverage to include drivers and drivers' helpers, also chauffeurs and chauffeurs' helpers**

9530 EG ZU P 3

Road or Street Making Machinery Mfg.....

3521 CT ZC P 5

Road or Street Making (rate as “State or Municipal Road or Street Making.”)

Roofing Paper or Roofing Felt Mfg.—no paper or felt making.....

4285 CO ZB R 5 ★

† **Roofing—(not otherwise classified).**

5545 DK ZL R 5

† **Roofing—slate**

5546 DK ZL R 5

Rolling Mills—rolling of brass, copper and other soft metals—no iron or steel rolling work, no bar manufacturing, no blast furnace, converter or casting of steel.....

3014 CJ ZB R 5

Rolling Mills—iron or steel. See “Steel Works.”

Rope Mfg.....

2341 CH ZB R 5

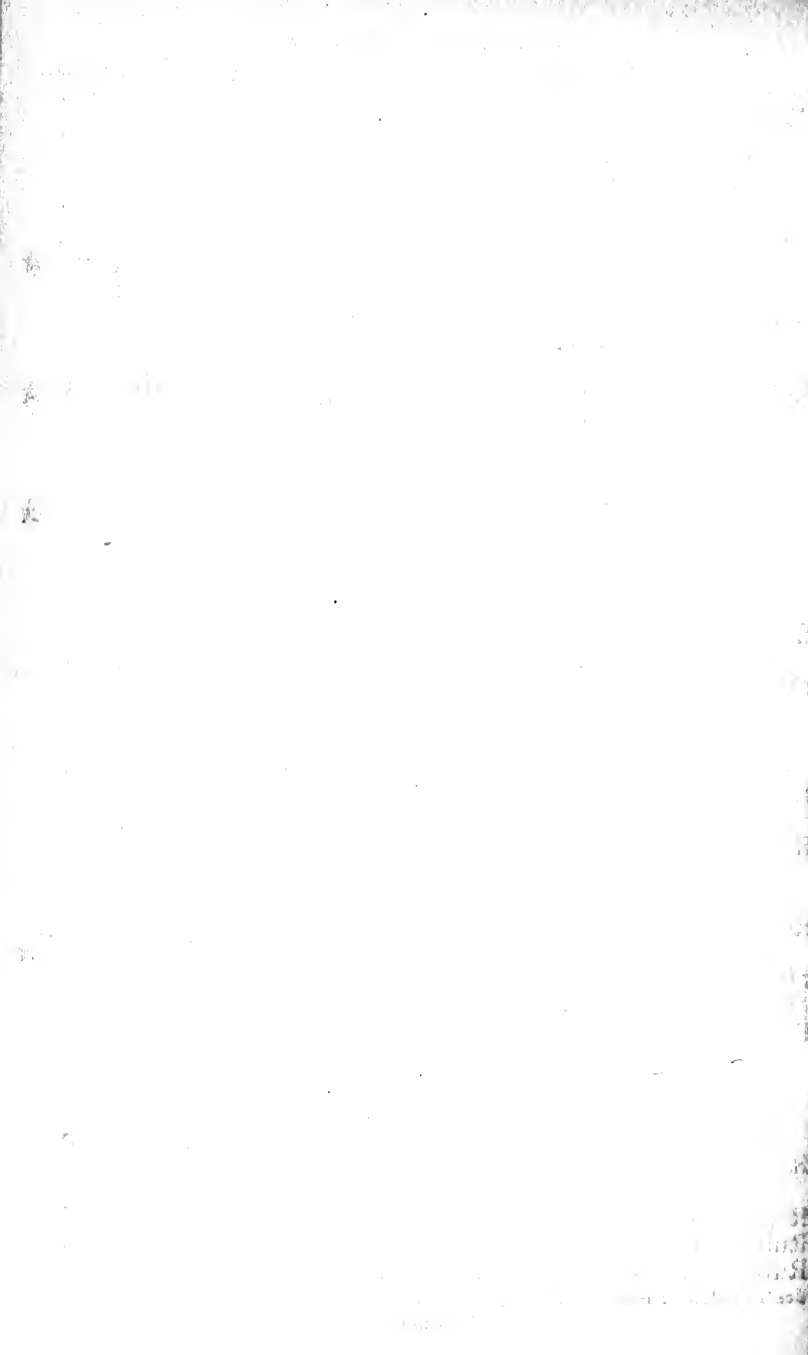
Rubber Belting Mfg.....

4413 CC ZA R 5

Rubber Boot and Shoe Mfg.....

4417 BA ZA R 5

See Division of Payroll Rules, pages 7 to 11 Inclusive.



| Classification | No. | Comp. | P.L. | Teams' | Auto. |
|---|------|-------|------|--------|-------|
| Rubber Cement Mfg..... | 4411 | CG | ZA | R | 5 |
| Rubber Garments Mfg.—including rubber mill..... | 4409 | BA | ZA | R | 5 |
| Rubber Garments Mfg.—no rubber mill..... | 4416 | AQ | Z | R | 5 |
| Rubber Goods Mfg.—not otherwise classified..... | 4410 | CG | Z | R | 5 |
| Rubber Reclaiming..... | 4400 | DK | ZG | R | 5 |
| Rubber Reclaiming— not using benzine, naphtha or gasoline (not available for division of payroll).. | 4401 | CT | ZA | R | 5 |
| Rubber Stamp and Pad Mfg..... | 4418 | CG | ZA | R | 5 |
| Rubber Stock Dealers—receiving, handling, baling and shipping old rubber stock (not available for division of payroll) | 8210 | CG | ZE | R | 5 |
| Rubber Tire Dealers — sale, repair and vulcanizing, including adjustment of tire to vehicles away from premises of assured..... | 8382 | BT | ZE | R | 5 |
| Rubber Tire Mfg..... | 4420 | BX | Z | R | 5 |
| Rug Mfg.—cotton, woolen or silk.. | 2401 | BE | ZA | R | 5 |
| Rug and Matting Mfg.—fibre..... | 2346 | BY | ZA | R | 5 |
| Safe Mfg. and Repairing—shop only, including all processes to completion..... | 3280 | CQ | ZB | P | 3 |
| †Safe Moving..... | 9531 | EG | ZQ | P | 3 |
| Payroll for "Comp." coverage to include drivers and drivers' helpers, also chauffeurs and chauffeurs' helpers. | | | | | |
| †Safety Treads—installation..... | 5109 | CL | ZG | R | 5 |
| Sail Making..... | 2573 | BL | ZA | R | 5 |
| Sales Stables—including exhibition and delivery of horses..... | 8280 | DQ | ZT | R | — |

See Division of Payroll Rules, pages 7 to 11 inclusive.

Classification

No. Comp. P.L. Teams' Auto.

Salesmen (outside), collectors and messengers (excluding salesmen, collectors and messengers who use automobiles owned by the employer or themselves.....

8742 AJ Z SB —

This classification does not include as salesmen, collectors and messengers, any employees who as a part of their duty deliver the goods or merchandise handled, treated or sold. If the employees who deliver goods use teams for solicitation, collection and delivery, they shall be rated as drivers. If such employees use motorcycles, they shall be rated as chauffeurs—commercial. If such employees use bicycles—not motorcycles—public means of transportation, or walk, they shall be rated at the governing classification of the risk in which their employment occurs.

Salesmen (outside), collectors and messengers using automobiles owned by the employer or themselves

8747 BT Z — —

The actual remuneration of these employees to be included in the payroll but not in excess of \$1,500 per annum, per salesman, collector or messenger.

This classification does not include as salesmen, collectors or messengers, any employees who as a part of their duty deliver the goods or merchandise, handled, treated or sold.

If employees who deliver goods use automobiles for solicitation, delivery and collection, they shall be rated as chauffeurs—commercial.

Where salesmen, collectors and messengers are employed in connection with risks written on O., L. & T. forms and it is desired to cover the P. L. risk of such salesmen, collectors and messengers while away from the premises of the assured, the payroll for such employees shall be separately stated in the O., L. & T. policy and the premium rate for public liability as shown for the above classifications applied thereto.

Salt Mfg.—not mining or sinking wells.....

4534 CM ZC R 5

See Division of Payroll Rules, pages 7 to 11 inclusive.

4534 GM 13 2

Salt Mfg.—not mining or sinking wells.....

above classification applied thereto.
for public health as shown in the
O. L. & T. policy and the principal
the assured, the payroll for such en-
gets while away from the premises of
such salaried, collectors and mes-
sengers is in policy in connection with
risks written on O. L. & T. forms and
it is desired to cover the P. L. risk of

chauffeurs—commercial.

and collected, they shall be rated as
in connection for collection, delivery
It employees who deliver goods use
huddled, treated or sold.

This classification does not include
as salaried, collectors or messengers,
any employees who as a part of their
daily deliver the goods or merchandise,
huddled, treated or sold.

salaried, collector or messenger.

not in excess of \$1,500 per annum for
employees to be included in the payroll but
The actual remuneration of these em-

ed by the employer or themselves
messengers using automobiles own-

Salesmen (outside), collectors and

employment occurs

classification of the risk in which their
they shall be rated at the governing
public transport, transportation, or water,
physes use bicycles—not motorcycles—
chauffeurs—commercial. If such em-
be rated as drivers. If such employees
tion, collection and delivery, they shall
with delivery of goods as a part of their
huddled, treated or sold. If the employees
daily deliver the goods or merchandise,
any employees who as a part of their
as salaried, collectors and messengers,
This classification does not include

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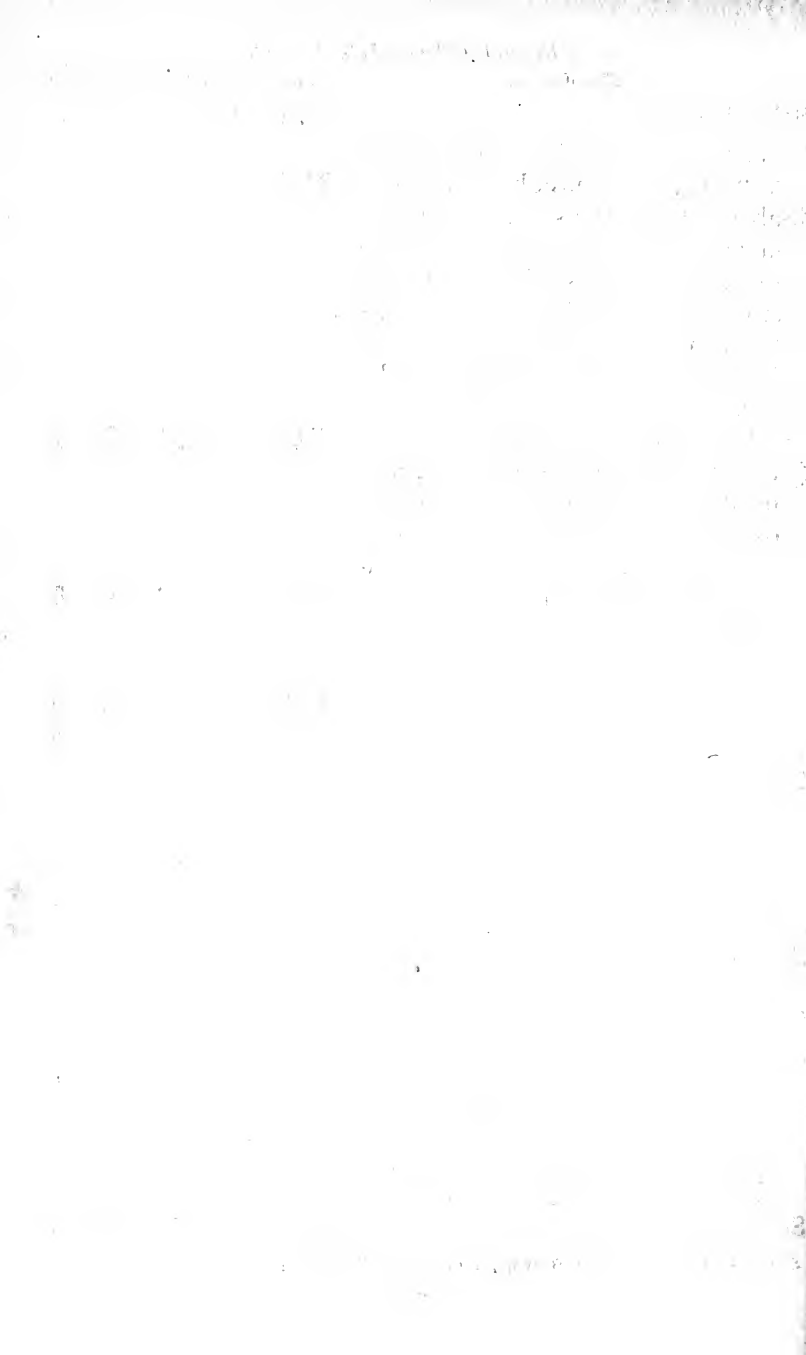
ployer or themselves.....
automobiles owned by the em-
collectors and messengers who use
messengers (excluding salaried,
Salesmen (outside), collectors and

Classification

No Comp. P. L. Insurance

| Classification | No. | Comp. | P.L. | Teams | Auto. |
|---|------|-------|------|-------|-------|
| Saltpetre Mfg..... | 4525 | CH | ZB | R | 5 |
| Salvage Corps and Fire Patrol—rate as “Fire Patrol and Salvage Corps”. | 7700 | | | | |
| ‡Salvage Operations—all operations incidental to the sorting, removing, storing, reconditioning and distributing of merchandise from buildings previously damaged by fire. No wrecking, shoring or other structural operations..... | 5705 | DD | ZS | R | 5 |
| ‡Salvage Operations—all operations incidental to wrecking, shoring or other structural work in buildings previously damaged by fire, including the handling of machinery | 5704 | EG | ZS | P | 5 |
| ‡Sand and Gravel Digging—no canal, sewer, or cellar excavation or grading (no blasting) | 4000 | DD | ZJ | R | 5 |
| Sand Paper Mfg.—no paper making. | 1856 | BV | ZA | R | 5 |
| Sanitoriums—rate as “Hospitals”. | | | | | |
| Sash, Door and Blind Mfg.—including outside employees soliciting and measuring | 273C | CQ | ZD | RB | 5 |
| Sausage Case Mfg..... | 2091 | CA | ZB | R | 5 ★ |
| Sausage Mfg. | 2092 | CA | ZB | R | 5 ★ |
| Saw Mfg..... | 3118 | BO | ZA | R | 5 |
| Saw Mills..... | 2710 | DD | ZC | RB | 5 |
| Sawdust Dealers..... | 8223 | BX | ZE | Q | 4 |
| ‡Scaffolds — installation, operation and removal | 5406 | DQ | ZY | R | 5 |
| This classification is available only to concerns engaged in installing and leasing scaffolds to contractors. Includes the operation and removal of same when work has been completed. | | | | | |
| Scale Mfg..... | 3582 | BQ | ZB | R | 5 |

See Division of Payroll Rules, pages 7 to 11 Inclusive.



| Classification | No. | Comp. | P.L. | Teams' | Auto. |
|--|------|-------|------|--------|-------|
| Scavengers..... | 9403 | CK | ZG | R | 5 |
| Payroll for "Comp." coverage to include drivers and drivers' helpers, also chauffeurs and chauffeurs' helpers. | | | | | |
| School Supplies Mfg..... | 2876 | CB | ZA | R | 5 |
| Schools—(rate as "Colleges and Schools"). | | | | | |
| Scrap-iron and Junk Dealers—shop and outside (no wrecking of buildings) (no blasting.) | 8260 | DV | ZP | N | 2 |
| Payroll for "Comp." coverage to include drivers and drivers' helpers, also chauffeurs and chauffeurs' helpers. | | | | | |
| Scrap-iron and Junk Dealers—shop and yard only (no blasting)..... | 8261 | DV | ZP | OC | 2 |
| Payroll for "Comp." coverage to include drivers and drivers' helpers, also chauffeurs and chauffeurs' helpers. | | | | | |
| Screen Mfg.—metal—no wire drawing | 3250 | BX | ZB | R | 5 |
| Screen Mfg.—wood | 2821 | CM | ZA | R | 5 |
| Screw Mfg..... | 3145 | BS | ZA | R | 5 |
| Sculptors—statuary and ornamental work in bronze, including moulding and casting..... | 3090 | CD | ZB | R | 5 |
| Sealing Wax Mfg..... | 4656 | CC | ZA | R | 5 |
| Seed Merchants — including the operation of seed sorting machinery | 8102 | AV | ZA | R | 5 |
| Serum (hog) Mfg. — not operating packing houses (not available for division of payroll)... | 4609 | CL | ZB | R | 5 |
| Serum (hog) Mfg.—including packing house operations..... | 2083 | CZ | ZC | RB | 5 |
| Sewage Disposal Plants—care and maintenance, excluding construction work..... | 7580 | CT | ZJ | R | 5 |

See Division of Payroll Rules, pages 7 to 11 inclusive.

[illegible]

| | | | | | |
|---|------|----|----|----|---|
| †Sewage Disposal Plants—construction—for private houses, institutions, or hotels, and not connected with public sewers (no blasting) | 6226 | DJ | ZJ | R | 5 |
| †Sewage Disposal Plants—construction—public—no sewer construction or blasting | 5020 | DP | ZJ | R | 5 |
| †Sewer Building—maximum depth of excavation 7 feet at any point (not available for division of payroll.) | 6302 | DK | ZP | R | 5 |
| This classification not available to any sewer contract, the maximum depth of which exceeds 7 feet at any point. | | | | | |
| †Sewer Building—no limit of depth. Public Liability rate for sewer building not on public highway except at crossings, \$1.00. Masonry work in connection with sewers must take the rate for "Sewer Building." Sewer contracts, involving sections less than seven feet in depth and sections more than seven feet in depth shall be submitted to the home office for rating. | 6300 | DT | ZQ | R | 5 |
| †Sewer Cleaning | 9407 | DK | ZJ | R | 5 |
| Sewer Pipe Mfg.—reinforced concrete, including all employees on ground engaged in manufacturing—no pipe laying | 4040 | CD | ZD | R | 5 |
| Sewing Machine Mfg. | 3561 | BO | ZA | R | 5 |
| Shade Cloth Mfg. | 2241 | BW | ZA | R | 5 |
| Shade Roller Mfg. | 2851 | BR | ZA | R | 5 |
| Shaft Sinking | 6252 | EC | ZJ | R | 5 |
| Sheet Iron Stoves Mfg.—(no stamping) | 3170 | CD | ZB | R | 5 |
| Sheet Metal Work—shop only | 3066 | CD | ZB | R | 5 |
| Shingle Mfg. | 2715 | DD | ZC | RB | 5 |
| Ship or Boat Building—(rate as "Boat Building"). | | | | | |

See Division of Payroll Rules, pages 7 to 11 inclusive.

"Boat Building".

Ship or Boat Building—(rate as

Shingle Mfg.

Sheet Metal Work—shop only.

Sheet Iron Stoves Mfg.—(standing-

shaft sinking.

Shade Roller Mfg.

Shade Cloth Mfg.

Sewing Machine Mfg.

ing—no pipe laying.

on ground engaged in construction

crete, including all employees

Sewer Pipe Mfg.—reinforced con-

Sewer Cleaning.

for cutting

shall be submitted to the Division

tions more than seven feet in depth

less than seven feet in depth and

Sewer construction, including all

"Sewer Building".

sewers must meet the rate for

Masonry work in connection with

cent at maximum depth.

building not on public highway or

Public liability rate for sewer

Sewer Building—no limit of depth.

which exceed 7 feet in any point

sewer contract, the maximum depth of

This classification not available for

roll).

(not available for division of pay-

excavation 7 feet at any point

Sewer Building—maximum depth of

tion or building.

tion—public no sewer construc-

Sewage Disposal Plants—construc-

blasting)

needed with public sewers (no

tutions, or hotels, and not con-

tion—for private houses, insti-

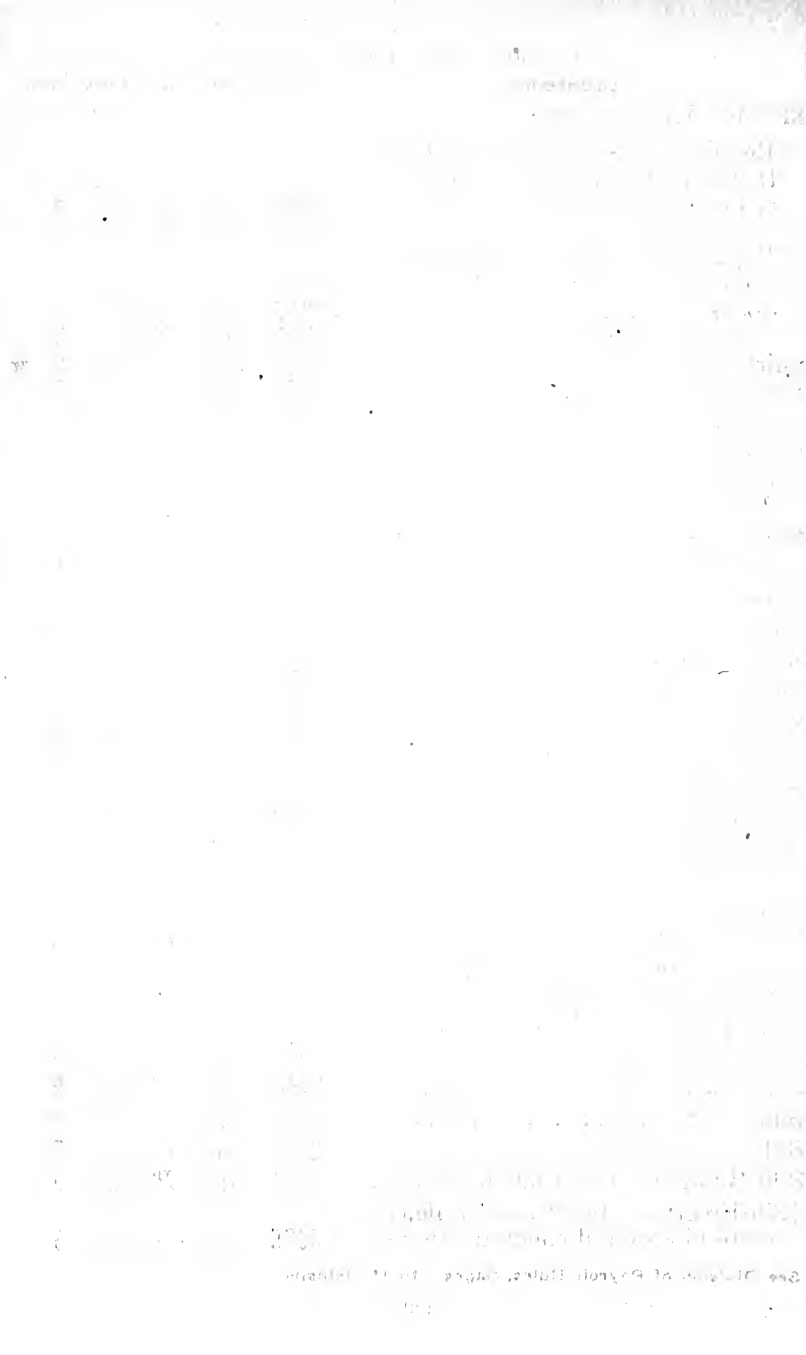
Sewage Disposal Plants—construc-

SHIPWRIGHT WORK:

| | | | | | |
|---|------|----|-----|---|---|
| ‡Repairing Vessels, or the machinery therein, while afloat, no operations of dry dock or on dry dock..... | 6861 | DJ | ZJ | R | 5 |
| Shop Employees..... | 6865 | CE | ZD | R | 5 |
| Repairing vessels or the machinery therein, including work in dry docks..... | 6866 | DR | ZG | R | 5 |
| Shop Employees..... | 6865 | CE | ZD | R | 5 |
| Shirt Mfg.—including laundry..... | 2521 | AV | Z | R | 5 |
| Shoddy Mfg.—cotton..... | 2214 | DH | ZA | R | 5 |
| Shoddy Mfg.—wool..... | 2215 | DH | ZA | R | 5 |
| Shoe Findings Mfg.—tongues, linings and facings (not available for division of payroll)..... | 2654 | BS | ZA | R | 5 |
| Shoe and Harness Blacking Mfg.—no can mfg..... | 4590 | CC | ZA | R | 5 |
| Shoe Stock Mfg..... | 2651 | BY | ZA | R | 5 |
| Shoe String Mfg..... | 2385 | BA | Z | R | 5 |
| Shooting Galleries—not rifle ranges. | 9088 | CW | (a) | R | 5 |
| Shot Works..... | 3332 | CR | ZB | R | 5 |
| Showcase Mfg..... | 2877 | CB | ZA | R | 5 |
| ‡Showcases—erection and installation | 5435 | BX | ZJ | R | 5 |
| Shuttle Mfg..... | 3518 | BA | ZA | R | 5 |
| ‡Sidewalk Calking..... | 5504 | CG | ZL | R | 5 |
| Sign (advertising)—erection (rate as “Advertising Signs—erection and repair only”). | | | | | |
| Sign Painting—(shop only)..... | 9500 | BQ | ZC | R | 5 |
| Sign Painting or Lettering, in buildings or structures..... | 5483 | BQ | ZC | R | 5 |
| ‡Sign Painting or Lettering on buildings or structures..... | 9541 | DJ | ZJ | R | 5 |
| Silica Grinding—no quarrying..... | 1743 | CH | ZC | R | 5 |
| Silk Mfg..... | 2303 | AS | Z | R | 5 |
| Silk Thread Mfg..... | 2302 | AS | Z | R | 5 |
| Silo Building—wood (shop only)... | 2750 | CY | ZC | R | 5 |
| ‡Silo Erection—brick, hollow tile, concrete blocks and concrete staves.. | 5025 | DH | ZL | R | 5 |

★

See Division of Payroll Rules, pages 7 to 11 inclusive.



| Classification | No. | Comp. | P.L. | Teams' | Auto. |
|---|------|-------|------|--------|-------|
| †Silo Erection—concrete | 5202 | DM | ZL | R | 5 |
| †Silo Erection—metal..... | 5063 | DK | ZL | P | 5 |
| †Silo Erection—wood..... | 5400 | DE | ZL | R | 5 |
| Silver Plating..... | 3370 | BR | ZA | R | 5 |
| Silver Refining—no ore reduction... | 1411 | CC | ZC | R | 5 |
| Silver Smelting | 1401 | DG | ZC | R | 5 |
| Silverware Mfg..... | 3381 | BF | Z | R | 5 |
| Size Mfg..... | 4650 | CC | ZA | R | 5 |
| Skate Mfg..... | 3149 | BL | ZB | R | 5 |
| Skating Rinks—ice or roller..... | 9081 | CG | (b) | R | 5 |
| Slag Excavation—including loading
on cars, with or without blasting.. | 1420 | DR | ZJ | R | 5 |
| Slate Mfg.—no quarrying..... | 1802 | CJ | ZC | R | 5 |
| Slate Pencil Mfg..... | 1850 | BL | ZB | R | 5 |
| †Slate—roofing | 5546 | DK | ZL | R | 5 |
| Slaughtering—rate as “Butchering”. | | | | | ★ |
| Slipper Mfg..... | 2661 | AX | Z | R | 5 |
| Smelting—by electric process..... | 1439 | CP | ZC | R | 5 |
| Smelting—not otherwise classified... | 1438 | DO | ZC | R | 5 |
| †Smokestacks and Chimneys—lining | 5001 | EC | ZM | R | 5 |
| †Smokestacks and Chimneys (metal)
—erection (no blasting)..... | 5042 | EC | ZQ | P | 2 |
| †Snow and Ice Removal—no blasting | 9400 | DD | ZM | R | 5 |
| Payroll for “Comp.” coverage to
include drivers and drivers’ help-
ers, also chauffeurs and chauff-
eurs’ helpers. | | | | | ★ |
| †Soap Dispensers—installation and
inspection. | 5180 | CD | ZG | R | 5 |
| Soap Mfg..... | 4720 | CA | ZA | R | 5 |
| Soap Powder Mfg..... | 4721 | CA | ZA | R | 5 |
| Soda Water Fountain and Apparatus
Mfg. | 4940 | CR | ZB | R | 5 |
| †Soda Water Fountains—installation
and repair. | 5342 | BX | ZG | R | 5 |
| Soda-Bicarbonate Mfg..... | 4502 | BL | ZA | R | 5 |
| Spar and Mast Mfg.—shop only... | 2800 | CT | ZC | RB | 5 |

See Division of Payroll Rules, pages 7 to 11 inclusive.

1914-1915

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Classification

No. Comp. P.L. Teams' Auto.

| | | | | | |
|---|------|----|----|----|---|
| Speedometer and Taximeter Mfg.—
with or without odometer, includ-
ing installation..... | 3580 | BA | ZA | R | 5 |
| Spice Mills..... | 2053 | BL | ZA | R | 5 |
| Spool Mfg.—wood..... | 2784 | CM | ZA | R | 5 |
| Sporting Goods Mfg.—not otherwise
classified. | 4902 | BL | ZA | R | 5 |
| Spring Bed Mfg..... | 3300 | CA | ZB | R | 5 |
| Spring Mfg.—not railroad car
springs..... | 3303 | CD | ZB | R | 5 |
| Sprinkler Mfg.—automatic..... | 3583 | BX | ZA | R | 5 |
| Stablemen (not livery, boarding or
sales stables)—excluding accidents
to public caused by horses and
vehicles outside the stable walls | 7200 | CK | ZD | — | |
| Stables—private—when not on same
premises with private dwellings.
Public Liability rate \$4.00 per
annum or \$10.00 for three years. | | | | | |
| †Staff Work—erecting buildings or
structures. | 5471 | DH | ZM | R | 5 |
| Stained Glass Mfg..... | 4133 | BF | ZA | R | 5 |
| †Stairbuilding (wooden) — erection
(not available for division of payroll) | 5431 | CH | ZJ | RB | 5 |
| Stamping—metal..... | 3210 | EL | ZB | R | 5 |
| Starch Mfg.—dry process..... | 4706 | DJ | ZD | R | 5 |
| Starch Mfg.—wet process | 4703 | CV | ZC | R | 5 |
| State or Municipal Road or Street
Making, including culverts not
exceeding 10 ft. span: | | | | | |
| †All operations except quarrying
and blasting..... | 6042 | CT | ZJ | — | 5 |
| Quarrying | 1621 | DK | ZG | — | 5 |
| Blasting (see rule page 10) | 6280 | ER | ZY | — | 5 |

The first classification above in-
cludes the setting up and taking
down of road making equipment and
appliances at the place of work, and
the operation of road making ma-
chinery or vehicles, with or without
horses, or other draft animals, also
the operation of trucks, traction en-
gines, and steam rollers or other
vehicles in connection with the work
of transporting material, merchandise

See Division of Payroll Rules, pages 7 to 11 inclusive.

of these things, it is not possible to say that the system is not working. It is working, but it is not working as well as it should be. The system is not working as well as it should be because of the way it is designed. The system is not working as well as it should be because of the way it is designed. The system is not working as well as it should be because of the way it is designed.

ALL INFORMATION CONTAINED
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DATE 01-11-2001 BY 60322
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State of New York
County of New York
In and for the City and County of New York
I, the undersigned, Clerk of the County of New York, do hereby certify that the within and foregoing is a true and correct copy of the original as the same appears from the records of said County.

Studies - private - for non of same
practices with the same

Staples of the liver, bearing on
sides as best - depending on substrate
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Spring 1944
classification
Sporting Goods Co., Inc.—not otherwise
classified

Spice Mills

Speedometer and Taximeter Vtg.—

and equipment to and from the place of work. For compensation coverage, the wages of all drivers and helpers, chauffeurs and their helpers and others engaged in connection therewith to be included in the payroll and subjected to the rates. If teams are hired by contract including drivers, then 50 per cent. of the contract price of the teams shall be accepted in lieu of drivers' wages, and if automobile trucks are hired by contract including chauffeurs, then 25 per cent of the contract price of the automobile trucks shall be accepted in lieu of chauffeurs' wages.

The Public Liability includes the Teams' Public Liability but excludes the Automobile Public Liability hazard.

| | | | | | |
|--|------|----|----|---|---|
| Stationary Engine Mfg.—with foundry..... | 3609 | GE | ZB | P | 5 |
| Stationary Engine Mfg.—without foundry..... | 3610 | GB | ZB | P | 5 |
| Stationery Mfg.—(not available for division of payroll in plants manufacturing paper of any kind)..... | 4251 | BL | ZA | R | 5 |
| †Statuary, in connection with mausoleums, monuments or mortuary work—erection only | 5322 | CV | ZJ | R | 5 |
| Stave Mfg..... | 2740 | DD | ZC | R | 5 |
| Steam and Air Pressure Gauge Mfg. | 3571 | BQ | ZA | R | 5 |
| †Steam Heating—laying of mains and surface or house connections (no tunneling or blasting)..... | 6320 | CZ | ZP | P | 5 |
| Steam Heating or Power Companies —(notelectric)—operation of plant only, no construction work..... | 7570 | GH | ZJ | R | 5 |
| Steam Packing Mfg.—metallic..... | 3339 | BZ | ZB | R | 5 |
| Steam Packing Mfg.—not metal... | 4982 | BQ | ZA | R | 5 |
| †Steam Pipes or Boilers—applying cork, asbestos, and other non-conducting materials to same..... | 5184 | CD | ZG | R | 5 |
| Steam Shovels, Dredges, and Ballast Unloader Mfg..... | 3526 | CT | ZC | P | 5 |
| Steamship Agencies—wharf employees (clerks and tallymen only when stevedoring work is done by assured) | 8703 | AY | ZI | R | 5 |

See Division of Payroll Rules, pages 7 to 11 inclusive.

[illegible]

1. The first is the fact that the
2. second is the fact that the
3. third is the fact that the
4. fourth is the fact that the
5. fifth is the fact that the
6. sixth is the fact that the
7. seventh is the fact that the
8. eighth is the fact that the
9. ninth is the fact that the
10. tenth is the fact that the

1. The first of these is the fact that the majority of the population of the United States is now living in urban areas. This is a result of the process of urbanization, which has been going on since the beginning of the 20th century. The population of the United States has increased from about 100 million in 1900 to over 200 million in 1960. At the same time, the population of rural areas has decreased from about 100 million in 1900 to about 50 million in 1960. This has led to a concentration of the population in urban areas, which has had a number of important consequences for the development of the United States.

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...the ...
...the ...

1. The first step is to identify the problem. This involves understanding the current situation and what needs to be changed.

1. The first part of the paper is devoted to the study of the asymptotic behavior of the solutions of the system (1) as $t \rightarrow \infty$. It is shown that the solutions of the system (1) tend to zero as $t \rightarrow \infty$ if and only if the matrix A is stable.

1. The first step is to identify the problem or question that needs to be answered. This involves understanding the context and the specific requirements of the task.

1. The first step is to identify the problem or question that needs to be answered. This involves understanding the context and the specific information required.

1. The first step is to identify the problem or question that needs to be answered. This involves understanding the context and the specific requirements of the task.

[illegible]

| Classification | No. | Comp. | P.L. | Teams' | Auto. |
|---|------|-------|------|--------|-------|
| Steamship Agencies—wharf employees (clerks and tallymen only when all stevedore work is let out by contract)..... | 8704 | AY | ZE | R | 5 |
| Steamship Agencies—wharf employees (stevedores and freight handlers) | 7302 | DV | ZI | R | 5 |
| Steel Works: | | | | | |
| Steel Works—open hearth, bessemer, and crucible, or open hearth and bessemer, casting ingots, and puddling or blooming mill operations..... | 3000 | DE | ZC | P/R | 5 |
| Steel Works—crucible, casting ingots, and puddling or blooming mill operations (not available for division of payroll)..... | 3001 | CZ | ZC | P/R | 5 |
| Rolling Mills—operated in connection with steel works, rolling products of every description, including rod mill..... | 3011 | CZ | ZC | P/R | 5 |
| Rolling Mills—operated in connection with steel works, rolling products of every description—no rod mill..... | 3012 | CV | ZC | P/R | 5 |
| Rolling Mills—rolling of rods only—no blast furnace, converter, or casting of steel (not available for division of payroll when located in the same building or buildings which are contiguous to or connected with buildings in which other rolling mill operations are carried on)..... | 3010 | DE | ZC | R | 5 |
| Rolling Mills—rolling of metal plates and sheets only, including dipping for galvanizing purposes—no blast furnace, converter or casting of steel (not available for division of payroll when located in the same building or buildings which are contiguous to or connected with buildings in which other rolling mill operations are carried on)..... | 3013 | CV | ZC | R | 5 |

See Division of Payroll Rules, pages 7 to 11 inclusive.

Rolling Mills—rolling of bars only
—no blast furnace, converter, or
casting of steel (not available
for division of payroll when loca-
ted in the same building or build-
ings which are contiguous to or
connected with buildings in
which other rolling mill opera-
tions are carried on).....

3015 CQ ZC R 5

Tin and Terne plate rolling from
tin plate bars, including dipping
—no tin plate bar manufacturing
and no blast furnace, converter,
or casting of steel.....

3016 CJ ZB R 5

Iron and Steel Works—shop, fab-
ricating and assembling struc-
tural iron and steel—no blast
furnace, converter, or casting of
steel, or rolling mill.....

3030 DH ZC P/R 2

Iron and Steel Works—shop, fab-
ricating, assembling, and manu-
facturing railings, balconies, fire
escapes, staircases, iron shut-
ters, and other iron work (not
structural iron or steel), and
ornamental brass, bronze, and
iron work—no blast furnace,
converter, or casting of steel or
rolling mill.....

3040 DB ZC R 5

Iron and Steel Works—shop, man-
ufacturing ornamental brass,
bronze, and iron work exclusi-
vely—no blast furnace, converter,
or casting of steel or rolling mill
(not available for division of
payroll).....

3041 CL ZB R 5

Stencil Mfg.—no stamping.....

3138 BL ZA R 5

STEVEDORING:

Stevedoring—handling coal, grain,
salt and other merchandise from
lighters to steamships by means of
mechanical conveyors only (not
available for division of payroll)

7303 CZ ZI P 3

Stevedoring—handling fruit, not
general freight (not available for
division of payroll)

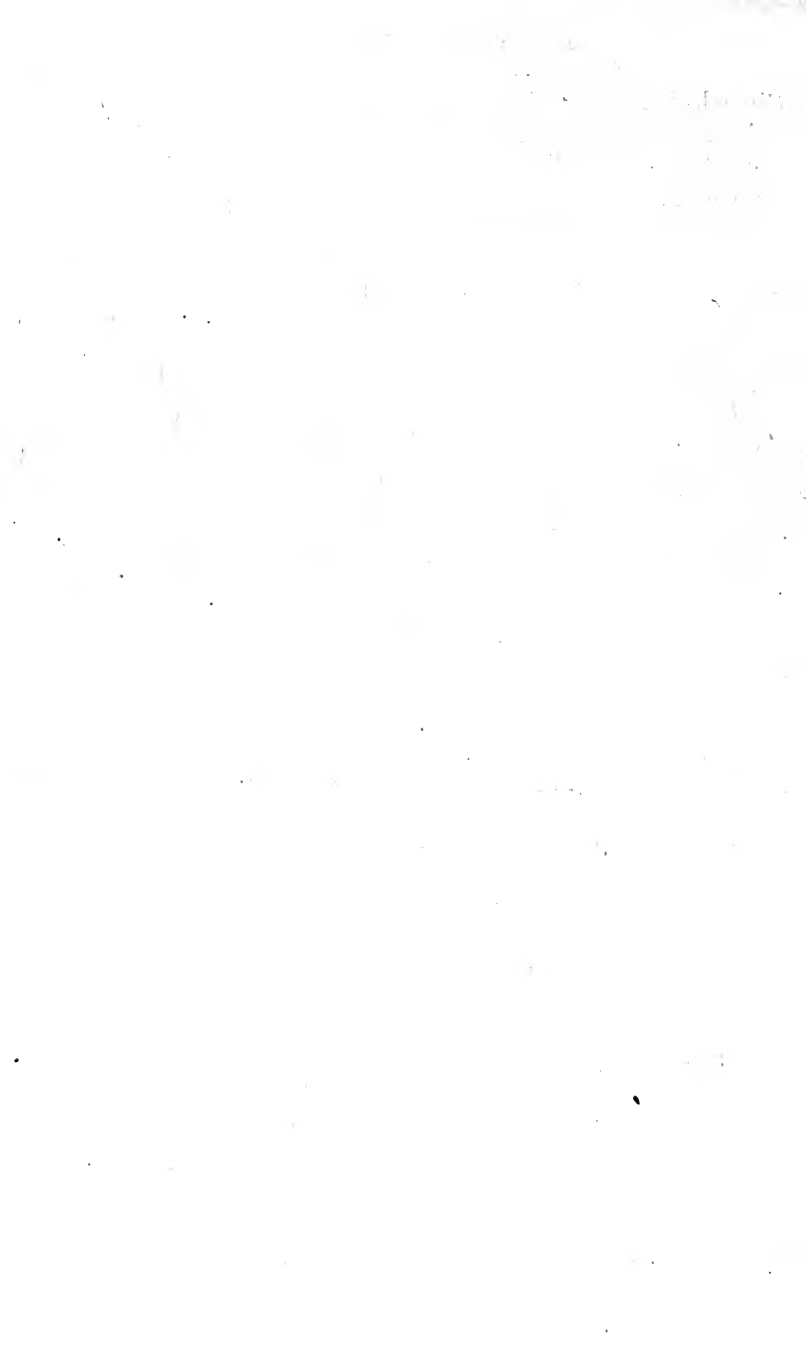
7305 GM ZI R 3

See Division of Payroll Rules, pages 7 to 11 inclusive.

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| Classification | No. | Comp. | P.L. | Teams | Auto. |
|---|------|-------|------|-------|-------|
| Stevedoring — handling general freight, seagoing and lake vessels. | 7300 | DV | ZI | P | 3 |
| Stevedoring—handling coal exclusively | 7306 | DQ | ZI | QA | 3 |
| Stevedoring—handling ore exclusively | 7307 | DQ | ZI | P | 3 |
| Stevedoring — river and sound steamers..... | 7304 | GV | ZI | P | 3 |
| Stevedoring—tallymen and checking clerks engaged in connection with stevedore work..... | 8703 | AY | ZI | R | 5 |
| Stock Farms—(see page 33) | 0200 | CF | — | R | 5 ★ |
| Stock Yards with or without railroad entry, with or without slaughtering | 8285 | DO | ZM | RB | 5 |
| Stone China Mfg..... | 4052 | AZ | Z | R | 5 |
| Stone Crushing—(no quarrying)—(not available for division of payroll.) Payroll for “Comp.” coverage to include drivers and drivers’ helpers, also chauffeurs and chauffeurs’ helpers..... | 1710 | DK | ZG | R | 5 ★ |
| When quarrying and stone crushing are carried on at the same location, rate as “Stone Crushing—including quarrying, with or without blasting.” | | | | | |
| Stone Crushing—including quarrying, with or without blasting. Payroll for “Comp.” coverage to include drivers and drivers’ helpers, also chauffeurs and chauffeurs’ helpers..... | 1620 | DK | ZG | R | 5 ★ |
| Stone Cutting and Polishing—yard work only..... | 1803 | CJ | ZC | R | 5 |
| “For public insurance on a risk falling under above classification | | | | | |

See Division of Payroll Rules, pages 7 to 11 Inclusive.



where the plant is occupied in part by tenants also engaged in similar work, there shall be in all cases, in addition to the public liability rate charged on payroll, a charge of \$1.00 for each tenant or employee of a tenant subject to a minimum charge for this item of \$3.00 per policy."

Stone Yards (no quarrying) including stone fitters sent out from yard to fit cut stones on job (no setting of stone).....

1804 CJ ZC R 5

If employees sent out from stone yards to fit cut stones on job, also set the stones, the entire payroll of such fitters and setters shall be included under and rated the same as "Marble and Stone Setting."



Classification

No. Comp. P.L. Teams' Auto.

This classification is available only when employees engaged in the yard are not exposed to the quarry hazard. If the stone yard employees are so situated as to be exposed to the quarry hazard, such employees shall take the quarry rate.

For public insurance on a risk falling under above classification where the plant is occupied in part by tenants also engaged in similar work, there shall be in all cases, in addition to the public liability rate charged on payroll, a charge of \$1.00 for each tenant or employee of a tenant subject to a minimum charge for this item of \$3.00 per policy.

Storage—baled cotton (no compressing or ginning).....
Storage—cold.....
Storage—furniture.....
Storage—general merchandise (not otherwise classified).....

| | | | | |
|------|----|----|---|---|
| 8290 | GO | ZG | R | 5 |
| 8291 | GR | ZG | R | 5 |
| 8293 | GC | ZG | P | 3 |
| 8292 | CR | ZG | P | 3 |

STORES:

Agricultural Implement Stores...
Butchers—meat or provision stores (no manufacturing, slaughtering or rendering, not "Packing Houses—distributing stations").....
Cigar Stores—retail.....
Clothing Store—retail—no manufacturing.....

| | | | | |
|------|----|----|----|---|
| 8104 | BD | YF | R | 5 |
| 8003 | BR | YF | QC | 4 |
| 8020 | AL | YF | S | 5 |
| 8008 | AL | YF | R | 5 |

If any manufacturing of clothing is conducted on the premises it must be separately classified and rated at the Manual rate for such work.

Department Stores.....

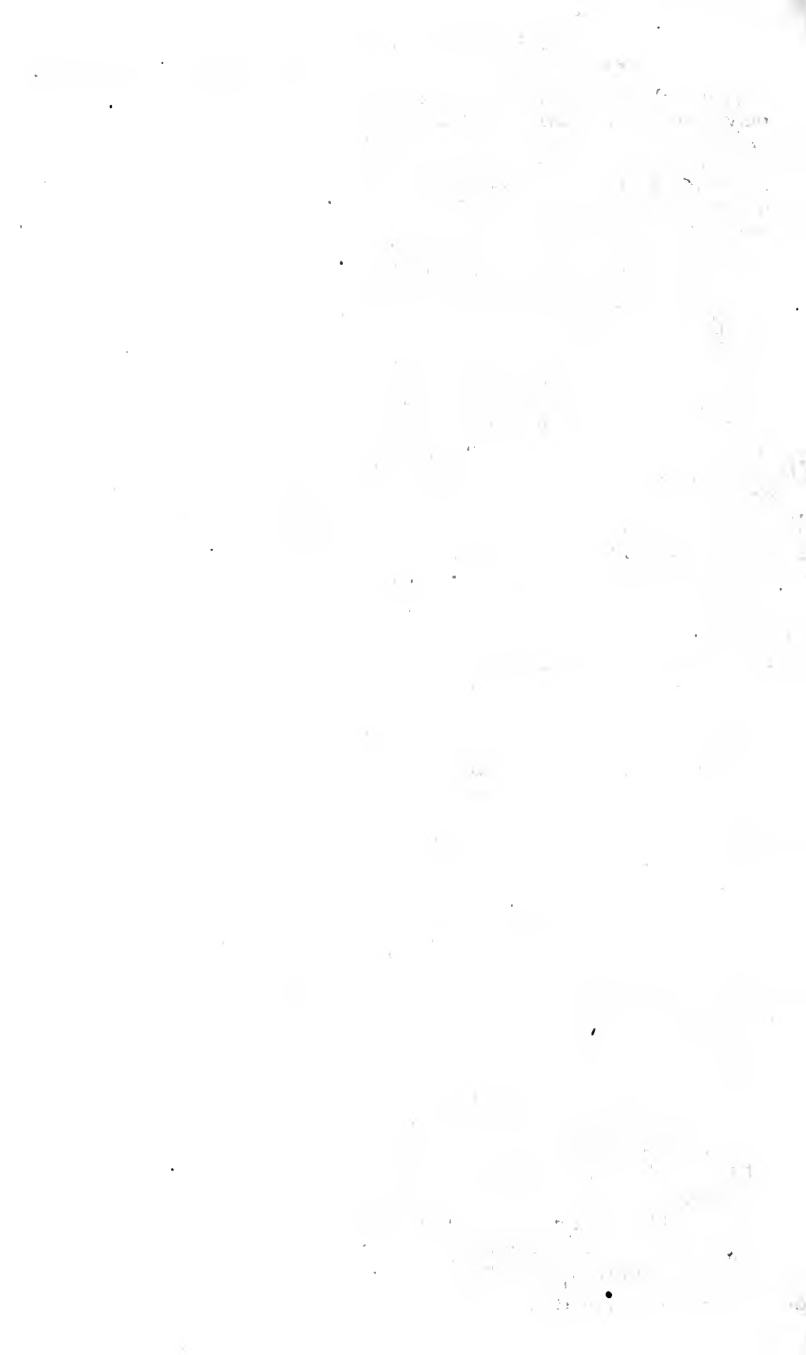
| | | | | |
|------|----|----|----|---|
| 8000 | BA | YX | OD | 3 |
|------|----|----|----|---|

This classification shall apply to risks in which the following conditions obtain:

1. The mercantile payroll is at least \$25,000 per annum.

2. The store occupies at least two (2) floors exclusive of basement.

3. The floor area occupied, exclusive of basement, is at least 30,000 square feet.



4. Not less than four of the following classes of merchandise are sold:

Dry Goods
Clothing
Furnishings
Furniture
Musical Instruments
Groceries
Kitchen Utensils
Hardware

Department Stores where the preceding conditions do not obtain, rate as "Store Risks—retail, exclusively (not otherwise classified)."

Dry Goods Stores (no manufacturing).....

8007 AL YG PB 3/5

This classification shall apply to risks in which the following conditions obtain :

1. The mercantile payroll is at least \$25,000 per annum.

2. The store occupies at least two (2) floors exclusive of basement.

3. The floor area occupied, exclusive of basement, is at least 30,000 square feet.

Dry Goods Stores where the conditions outlined above do not obtain, rate as "Store Risks—retail, exclusively (not otherwise classified)."

Five and Ten Cent Stores or stores advertising merchandise at a maximum or minimum price

8050 BA YZ OD 4

Minimum Premium for Public Liability per store, \$50.00 per annum.

Furniture Dealers (store only)...

8015 BR YF R 4

Grocers—retail

8006 BA YF RB —

Hardware Stores.....

8010 AV YF R 5

Hide and Leather Dealers (not otherwise classified).....

8105 BD YD R 5

Following classes of material are
two solid:

- 1. Fly Ash
- 2. Oil
- 3. Hydraulic Cement
- 4. Portland Cement
- 5. Bitumen
- 6. Gypsum
- 7. Lime
- 8. Sand
- 9. Gravel
- 10. Crushed Stone
- 11. Brick
- 12. Concrete
- 13. Mortar
- 14. Plaster
- 15. Stucco
- 16. Tiles
- 17. Roofing
- 18. Siding
- 19. Insulation
- 20. Paint
- 21. Varnish
- 22. Stain
- 23. Sealant
- 24. Adhesive
- 25. Fastener
- 26. Nail
- 27. Screw
- 28. Bolt
- 29. Nut
- 30. Washer
- 31. Gasket
- 32. Seal
- 33. Valve
- 34. Pipe
- 35. Fitting
- 36. Flange
- 37. Elbow
- 38. Tee
- 39. Coupling
- 40. Reducer
- 41. Cap
- 42. Plug
- 43. End Cap
- 44. Blind Flange
- 45. Manhole
- 46. Vent
- 47. Stack
- 48. Chimney
- 49. Downspout
- 50. Gutter
- 51. Siding
- 52. Shingles
- 53. Roofing
- 54. Insulation
- 55. Vapor Barrier
- 56. Foundation
- 57. Footing
- 58. Wall
- 59. Ceiling
- 60. Floor
- 61. Subfloor
- 62. Joist
- 63. Truss
- 64. Beam
- 65. Column
- 66. Post
- 67. Pier
- 68. Retaining Wall
- 69. Foundation
- 70. Footing
- 71. Wall
- 72. Ceiling
- 73. Floor
- 74. Subfloor
- 75. Joist
- 76. Truss
- 77. Beam
- 78. Column
- 79. Post
- 80. Pier
- 81. Retaining Wall
- 82. Foundation
- 83. Footing
- 84. Wall
- 85. Ceiling
- 86. Floor
- 87. Subfloor
- 88. Joist
- 89. Truss
- 90. Beam
- 91. Column
- 92. Post
- 93. Pier
- 94. Retaining Wall
- 95. Foundation
- 96. Footing
- 97. Wall
- 98. Ceiling
- 99. Floor
- 100. Subfloor

The following classes of material are
two solid:

1. Fly Ash

2. Oil

3. Hydraulic Cement

4. Portland Cement

5. Bitumen

6. Gypsum

7. Lime

8. Sand

9. Gravel

10. Crushed Stone

11. Brick

12. Concrete

13. Mortar

14. Plaster

15. Stucco

16. Tiles

17. Roofing

18. Siding

19. Insulation

20. Paint

21. Varnish

22. Stain

23. Sealant

24. Adhesive

25. Fastener

26. Nail

27. Screw

28. Bolt

29. Nut

30. Washer

31. Gasket

32. Seal

33. Valve

34. Pipe

35. Fitting

36. Flange

37. Elbow

38. Tee

39. Coupling

40. Reducer

41. Cap

42. Plug

43. End Cap

44. Blind Flange

45. Manhole

46. Vent

47. Stack

48. Chimney

49. Downspout

50. Gutter

51. Siding

52. Shingles

53. Roofing

54. Insulation

55. Vapor Barrier

56. Foundation

57. Footing

58. Wall

59. Ceiling

60. Floor

61. Subfloor

62. Joist

63. Truss

64. Beam

65. Column

66. Post

67. Pier

68. Retaining Wall

69. Foundation

70. Footing

71. Wall

72. Ceiling

73. Floor

74. Subfloor

75. Joist

76. Truss

77. Beam

78. Column

79. Post

80. Pier

81. Retaining Wall

82. Foundation

83. Footing

84. Wall

85. Ceiling

86. Floor

87. Subfloor

88. Joist

89. Truss

90. Beam

91. Column

92. Post

93. Pier

94. Retaining Wall

95. Foundation

96. Footing

97. Wall

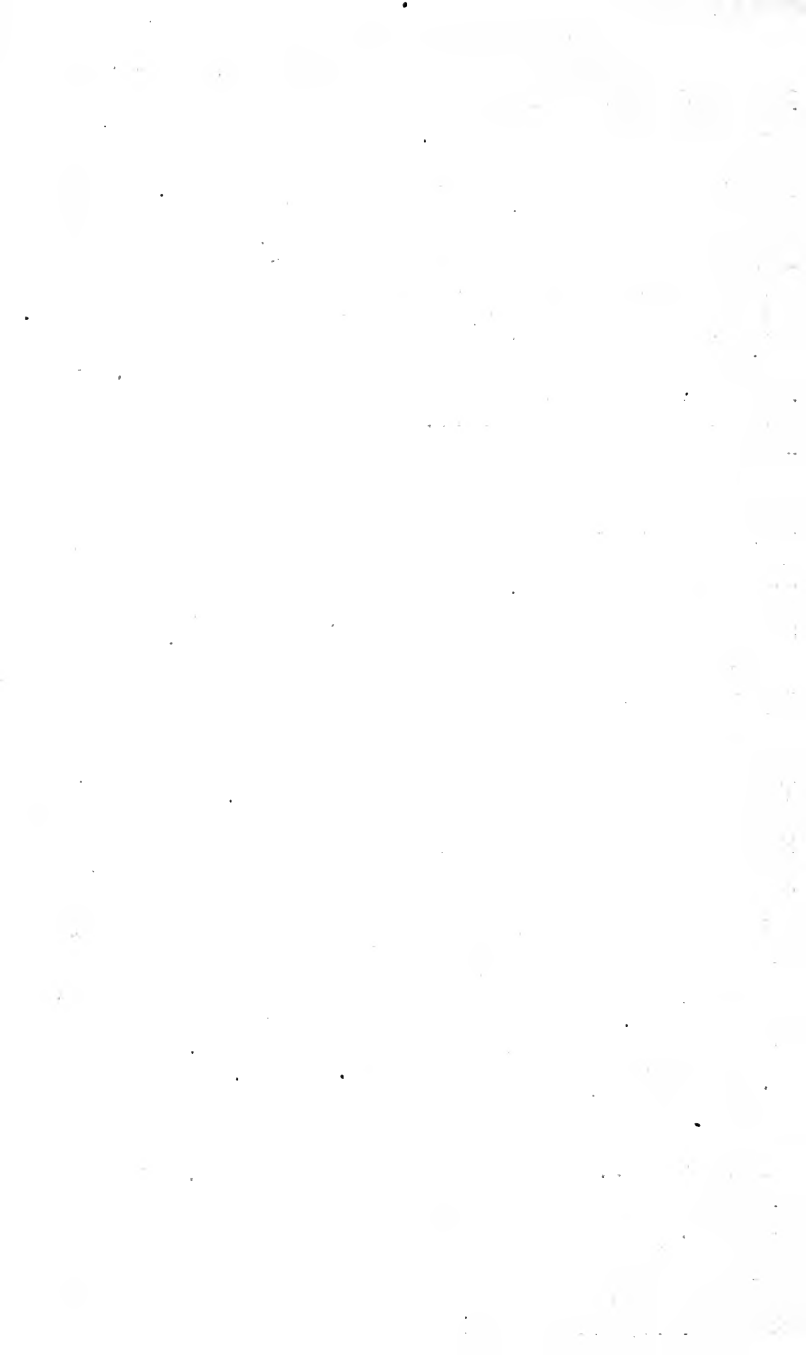
98. Ceiling

99. Floor

100. Subfloor

| Classification | No. | Comp. | P.L. | Teams' | Auto. |
|--|------|-------|------|--------|-------|
| Hide and Leather Dealers—goat and sheep skins..... | 8100 | BD | YD | R | 5 |
| Iron Merchants (not junk or scrap iron or hardware dealers)..... | 8106 | CA | YF | P | 5 |
| Jewelry Stores—wholesale or retail | 8013 | AL | YD | S | 5 |
| Machinery Dealers—store only.. | 8107 | BD | YF | P | 2 |
| Marketmen—including meat and provision store (no manufacturing, slaughtering or rendering, not "Packing Houses—distributing stations")..... | 8003 | BR | YF | QC | 4 |
| Piano or Organ Dealers—store only..... | 8022 | BD | YD | R | — |
| Poultry Dealers—wholesale and retail—with or without killing of poultry | 8004 | BR | YF | RB | 4/5 |
| Ship Chandler Stores (no manufacturing). | 8101 | BD | YF | R | 5 |
| Store Risks—retail, exclusively (not otherwise classified)..... | 8017 | AV | YF | R | — |
| Store Risks—wholesale (not otherwise classified)..... | 8016 | BD | YD | R | — |
| Store Risks—wholesale exclusively—where the following commodities and no others are handled or sold: | | | | | |
| Wearing apparel or piece goods made of cotton, silk or wool.... | 8009 | AV | YD | R | 5 ★ |
| Store Risks—wholesale and retail, (not otherwise classified)..... | 8018 | AV | YE | R | — |
| Tailor Store—retail (no manufacturing). | 8008 | AL | YF | R | 5 |
| If any manufacturing of clothing (except cutting) is conducted on the premises it must be separately classified and rated. | | | | | |
| Warehouse—private—mercantile—used exclusively for storing surplus stock of assured—in buildings which are entirely separated from the store or other sales place | 8294 | — | YD | — | — |
| For Compensation coverage, Teams Public Liability and Automobile Liability, charge the rates applicable to the risk with which the warehouse is connected. | | | | | |
| Wine and Spirit Merchants—retail | 8002 | BK | YK | P | 3 |

See Division of Payroll Rules, pages 7 to 11 Inclusive.



| Classification | No. | Comp. | P.L. | Teams' | Auto. |
|--|------|-------|------|--------|-------|
| Wine and Spirit Merchants—no bar on premises—liquor sold in packages only..... | 8012 | BA | YF | P | 3 |
| Wine and Spirit Merchants—wholesale..... | 8011 | BK | YF | P | 3 |
| Stove Mfg.—not sheet iron..... | 3172 | BY | ZA | R | 5 |
| Stove Mfg.—sheet iron—no stamping | 3170 | CD | ZB | R | 5 |
| Stove Polish Mfg..... | 4592 | CG | ZA | R | 5 |
| Straw Board Mfg. (rate as "Paper and Pulp Mfg.") | | | | | |
| Straw Hat Mfg..... | 2531 | AV | Z | R | 5 |
| †Street Cleaning. Payroll for "Comp." coverage to include drivers and drivers' helpers, also chauffeurs and chauffeurs' helpers..... | 9402 | DD | ZM | R | 5 |
| Street or Road Making—(rate as "State or Municipal Road or Street Making"). | | | | | |
| †Stucco Work—on outside of buildings | 5472 | DH | ZM | R | 5 |
| †Subway Construction for passenger and freight traffic—open cut or cut and cover (no tunneling)..... | 6255 | (a) | (a) | R | 4 |
| †Subway Construction—for passenger and freight traffic, tunneling only. | 6254 | (a) | (a) | R | 4 |
| Sugar Refining—not Beet Sugar Mfg. | 2021 | CF | ZB | O | 5 |
| Sulphur Refining..... | 4512 | CT | ZB | R | 5 |
| Surveying and Inspecting Engineer Work, including sharpening of stakes and other shopwork incident to surveying and inspection of construction operations (no actual construction operations of any description, and no supervising or superintending of construction operations) (not available for division of payroll)..... | 6030 | CD | ZG | R | 5 |
| Suspender Mfg..... | 2556 | BG | ZA | R | 5 |
| Suspender Mfg.—no buckle, webbing or leather parts mfg. (not available for division of payroll)..... | 2550 | AQ | Z | R | 5 |
| Syphons and Mineral Water Bottles—rate for "P.L.", 25c per 1000 fillings. | | | | | |

See Division of Payroll Rules, pages 7 to 11 Inclusive.

| Classification | No. | Comp. | P.L. | Teams' | Auto. |
|--|------|-------|------|----------|-------|
| Tack Mfg..... | 3274 | BE | ZA | R | 5 |
| Tag, Check and Label Mfg.—metal
(no stamping)..... | 3140 | BL | ZA | R | 5 |
| Tag, Check and Label Mfg.—not
metal..... | 4286 | BF | Z | R | 5 |
| Talc Mills—no quarrying..... | 1744 | CH | ZC | R | 5 |
| Tallow Chandlers..... | 4715 | CA | ZA | R | 5 |
| Tank Building—metal (shop only)..< | 3621 | CT | ZC | P | 5 |
| Tank Building—wood (shop only)... | 2751 | CY | ZA | R | 5 |
| †Tank Building—metal—erecting
within buildings exclusively..... | 5112 | DK | ZJ | P | 5 |
| †Tanks—metal—erecting (no blast-
ing) (not otherwise classified)... | 5048 | EC | ZM | P | 5 |
| †Tank Erecting—wood..... | 5404 | DE | ZL | R | 5 |
| Tanning..... | 2623 | CA | ZA | R | 5 |
| Tar Mfg.—coal tar—manufacturing
and refining coal tar and its
by-products, including saturating
of paper and felt with tar—no
felt or paper making—no coke
oven operations..... | 4741 | (a) | ZA | R | 5 |
| Tartaric Acid Mfg..... | 4522 | CM | ZB | R | 5 |
| Taxidermists..... | 9600 | BY | ZA | R | 5 |
| Telegraph and Telephone Apparatus
Mfg..... | 3681 | BA | ZA | R | 5 |
| Telegraph and Telephone Companies
—office and exchange employees
only..... | 8901 | AE | ZB | R | 5 |
| †Telegraph and Telephone Companies
—operation, maintenance, exten-
sion of lines, and making of service
connections..... | 7600 | CV | ZP | MA/R 4/1 | |
| Public Liability minimum premium,
\$100.00. | | | | | |
| †Telegraph or Telephone Construc-
tion..... | 7601 | CV | ZP | MA/R 4/1 | |
| Telescope Mfg..... | 3684 | BF | ZA | R | 5 |
| Tenements..... | 9008 | BY | YE | R | 5 |
| Terra Cotta Mfg.—art terra cotta
for decorative purposes — no
mining or excavating..... | 4054 | AZ | ZA | R | 5 |

This classification does not include the manufacture of terra cotta for structural use, whether decorative or otherwise.

| Classification | No. | Comp. | P.L. | Teams' | Auto. |
|---|------|-------|------|--------|-------|
| Terra Cotta Mfg.—including underground mining..... | 4015 | CP | ZC | R | 5 |
| Terra Cotta Mfg.—no underground mining..... | 4032 | CD | ZC | R | 5 |
| Textiles—dyeing, finishing and printing new goods (not “Dyeing and Cleaning”)..... | 2413 | BT | ZA | R | 5 |
| Textile Machinery Mfg..... | 3515 | BR | ZA | R | 5 |
| Theatre Companies. Rate applicable to players or entertainers only:
For operas, dramas, and comedies. | 9153 | AS | (a) | R | 5 |
| For vaudeville, burlesque, farce and continuous performance..... | 9151 | BF | (a) | R | 5 |
| The above classification does not apply to vaudeville, burlesque, farce and continuous performance where motion pictures are exhibited more than once during any one performance. | | | | | |
| Motion Picture Theatres—Rate to apply to all employees of the theatre..... | 9152 | BV | † | R | 5 |

Any theatre showing moving pictures throughout its entire performance or more than once during any performance, regardless of admission fee charged, shall be classed and rated as a motion picture theatre.

Premium Computation Basis.—The actual remuneration of players or entertainers must be used unless the amount exceeds \$100 per week, in which event that sum shall be used as representing the actual weekly remuneration of each player or entertainer provided that, subject to the above limitation, the payroll basis for vaudeville, burlesque, farce and continuous performance players shall be the amounts paid by the theatres for each act.

Theatre employees, including managers (not stage managers) box office employees, ushers, and others not employed upon the stage, but excluding care, custody and maintenance of premises.....

9154 AS † R 5

†If public coverage is required, Theatre Public Liability policy must be issued.

See Division of Payroll Rules, pages 7 to 11 inclusive.

| | | | | | |
|--|------|----|----|---|---|
| Theatre employees with stage duties or engaged in care, custody or maintenance of premises, excluding extraordinary additions, alterations or repairs..... | 9150 | BY | † | R | 5 |
| †Theatre Stage Rigging—setting up ornamental, architectural and theatre iron work, and all mechanical effects over stages of theatres, including hanging of signs, setting stairways, iron beams and lintels, all included in the operations of stage rigging | 5108 | DK | ZM | R | 5 |
| Theatrical Scenery Mfg.—excluding painting..... | 2823 | GQ | ZC | R | 5 |
| Theatrical Scenery Painting — no wood working..... | 9506 | BQ | ZC | R | 5 |
| Thermometer Mfg..... | 3683 | BF | ZA | R | 5 |
| Thermostat Mfg..... | 3680 | BA | ZA | R | 5 |
| †Thermostats—installation..... | 5186 | CD | ZG | R | 5 |
| Thread Mfg.—cotton or linen..... | 2224 | BA | Z | R | 5 |
| Thread Mfg.—silk..... | 2302 | AS | Z | R | 5 |
| †Threshing Machines and Corn Shredders, Ensilage Cutters and Harvesting Machines—operation. Payroll for “Comp.” coverage to include drivers and drivers’ helpers, also chauffeurs and chauffeurs’ helpers | 0050 | DP | ZJ | R | 5 |
| The above classification applies to farm machinery operated under contract. When machinery of this character is operated not under contract but by an employer as an incident to the general operation of his own farm, the rate applicable therefor is the rate for Farm Labor. | | | | | |
| †Tile Installation—interior..... | 5344 | BX | ZG | R | 5 |
| Tile Mfg.—for decorative purposes (no mining or excavating)..... | 4055 | AZ | ZA | R | 5 |
| Tile Mfg.—roof and drainage (including underground mining).... | 4012 | CP | ZC | R | 5 |

†If public coverage is required, Theatre Public Liability policy must be issued.

See Division of Payroll Rules, pages 7 to 11 inclusive.

1. The first step in the process of identifying a problem is to define the problem. This involves identifying the symptoms of the problem and determining the scope of the problem. Once the problem has been defined, the next step is to identify the causes of the problem. This involves identifying the factors that are contributing to the problem and determining the underlying causes. Once the causes have been identified, the next step is to develop a plan to address the problem. This involves identifying the actions that need to be taken to address the problem and determining the resources that will be needed to implement the plan. Finally, the last step in the process is to implement the plan and monitor the results. This involves putting the plan into action and tracking the progress of the plan to ensure that the problem is being addressed effectively.

qu'après l'arrivée de la députation
de la capitale, les députés de la
provincie de la Nouvelle-France
se réunirent à la Chambre des
communes, le 15 mai 1774, et
présentèrent au roi, par l'intermédiaire
de son ministre, le comte de Maurepas,
une adresse de félicitation et de
remerciement pour la libération de
la Nouvelle-France.

2014

1. The first step is to identify the problem or goal. This involves understanding the current situation and what needs to be achieved.

...the ...

Threats to the environment

[illegible]

| Classification | No. | Comp. | P.L. | Teams' | Auto. |
|--|------|-------|------|--------|-------|
| Tile Mfg.—roof and drainage (no underground mining)..... | 4033 | GD | ZC | R | 5 |
| Tin Can Mfg..... | 3220 | DA | ZB | R | 5 |
| Tin Foil Mfg..... | 3334 | BZ | ZA | R | 5 |
| Tin Plate Mfg. (rate as "Steel Works") | | | | | |
| Tin Plate Rolling and Dipping (rate as "Steel Works")..... | 3016 | | | | |
| †Tinsmithing—away from shop... | 5543 | DK | ZM | R | 5 |
| Tinsmith Shop—not otherwise classified | 3065 | GD | ZB | R | 5 |
| TOBACCO MFG.: | | | | | |
| Cigar or Cigarette Mfg.—hand made (not available for division of payroll)..... | 2171 | AV | Z | R | 5 |
| Cigar or Cigarette Mfg.—machine made | 2170 | AX | Z | R | 5 |
| Tobacco Mfg. (not otherwise classified)..... | 2173 | BB | Z | R | 5 |
| Tobacco Mfg.—snuff..... | 2175 | AV | Z | R | 5 |
| Tobacco Rehandling and Warehousing..... | 2174 | BF | ZD | R | 5 |
| Tool Mfg.—not otherwise classified (not mfg. machinery)..... | 3116 | BO | ZA | R | 5 |
| Tortoise Shell Goods Mfg.—manufactured from real and imitation tortoise shell..... | 4451 | GD | ZA | R | 5 |
| TOWEL AND TOILET SUPPLY COMPANIES: | | | | | |
| If no laundry operations are conducted: all employees except clerical office employees, drivers and drivers' helpers, also chauffeurs and chauffeurs' helpers... | | | | | |
| | 2584 | AQ | ZG | SC | 4 |
| If laundry operations are conducted, rate all inside employees except clerical office employees as "Laundries." | | | | | |
| Toy Mfg.—metal | 3221 | GY | ZB | R | 5 ★ |

See Division of Payroll Rules, pages 7 to 11 inclusive.

Mr. J. H. T. J. G. J. G.

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..... (gauri bharatshah)

.....gik aeO nT

gall 10/11/11

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CONFIDENTIAL

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WEST-344 201

1. The first group of people who are going to be affected by the new law are the people who are going to be affected by the new law.

| Classification | No. | Comp. | P.L. | Teams' | Auto. |
|--|------|-------|------|--------|-------|
| Toy Mfg.—wood | 2785 | CM | ZA | R | 5 |
| Trees—pruning, spraying, repairing,
trimming and fumigating : | | | | | |
| ‡In towns and cities | 0101 | DK | ZJ | R | 5 |
| ‡Outside towns and cities | 0100 | DK | ZG | R | 5 |
| Truckmen—drivers, helpers and
stablemen only, excluding black-
smiths, repairmen, rigging and the
trucking of boilers, building ma-
terials, coal, ice, junk and scrap
iron, machinery, railway iron, safe
moving, structural iron and steel
(not available for division of
payroll) | 7211 | CK | — | OE | — |
| Truckmen—general trucking—(not
otherwise classified) | 7208 | CQ | ZG | OE | 3 |

Payroll for both compensation and public liability to include all such employees as drivers, drivers' helpers, chauffeurs, chauffeurs' helpers, stablemen, blacksmiths, repairmen and riggers, excluding only clerical office employees and storage warehouse employees which must take the proper Manual rates applicable therefor. This classification shall not be available for truckmen engaged exclusively in any of the operations where the classification specifically includes the payroll of drivers and drivers' helpers, such as the handling of boilers, building materials, coal, garbage, refuse and ashes, ice, junk and scrap iron, machinery, railway iron, safe moving, structural iron and steel.

The rate herein provided for P. L. shall be available only when concurrent teams' insurance is carried in the same company.

See Division of Payroll Rules, pages 7 to 11 inclusive.

July 1900

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| Classification | No. | Comp. | P.L. | Teams | Auto. |
|--|------|-------|------|-------|-------|
| Trunk Mfg.—excluding metal frames and fittings | 2763 | CM | ZA | R | 5 |
| The manufacturing of metal frames and fittings must be classified and rated as "Metal Goods Mfg.—not otherwise classified." | | | | | |
| Tube Mfg.—brazed tubes | 3021 | CW | ZC | R | 5 ★ |
| Tube Mfg.—other than iron and steel, no brazing | 3022 | CJ | ZB | R | 5 ★ |
| Tube Mfg.—metal | 3021 | CW | ZC | R | 5 |
| †Tuck Pointing—(not available for division of payroll) | 5470 | DQ | ZM | R | 5 |
| †Tunnel Lining — masonry or concrete (for previously driven tunnels otherwise completed by other contractors) | 5023 | DH | ZJ | R | 5 |
| This classification not available if lining is done by contractors constructing tunnel. | | | | | |
| †Tunneling—including all work to completion | 6251 | EC | ZJ | R | 5 |
| Turpentine and Resin Mfg.—excluding pulling and cutting stumps | 0301 | CM | ZC | R | 3 |
| Turpentine and Resin Mfg.—including pulling and cutting stumps | 0302 | CZ | ZI | R | 5 |
| Twine and Cord Mfg.—binder (not cordage) | 2342 | BY | ZB | R | 5 |
| Type Foundry | 3336 | BA | ZA | R | 5 |
| Typewriter Mfg. | 3565 | BA | ZA | R | 5 |
| Typewriter Ribbon Mfg. | 2383 | BF | ZA | R | 5 |
| Umbrella Mfg.—not manufacturing frames and handles | 2560 | AQ | Z | R | 5 |
| The manufacturing of umbrella handles must be classified and rated as "Cane Mfg." | | | | | |
| The manufacturing of umbrella frames and hardware must be classified and rated as "Wire Goods Mfg.—no wire drawing (not otherwise classified)". | | | | | |
| Undertakers | 9620 | BY | ZA | MA/R | — |
| Upholstering—away from shop | 9520 | BF | ZG | R | 5 |
| Upholstery Fabric Mfg. | 2281 | BG | Z | R | 5 |
| Upholstering | 9522 | BF | ZA | R | 5 |
| This classification is not available for division of payroll except in the following classifications: Furniture Mfg., Chair Mfg., Coffin and Casket Mfg. | | | | | |
| Upholstery Trimmings Mfg. | 2382 | BA | Z | R | 5 |

See Division of Payroll Rules, pages 7 to 11 Inclusive.

| | | | | |
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| | 8 | 11 | OL | 3900 |

Trunk Mfg.—excluding metal frames
 and fittings
 The manufacturing of metal frames
 and fittings must be classified in
 32 "Metal Goods Mfg."—not otherwise
 classified.
 Tube Mfg.—pressed tubes
 Tube Mfg.—other than for and steel
 no pressing
 Tube Mfg.—metal
 Truck Pointing—(not available for
 division of product)
 Tunnel boring—mechanical
 concrete for previously driven
 tunnels otherwise completed by
 other construction
 This classification not available
 This is done by contractors
 Tunneling—excluding all work in
 construction
 Tunnels and shafts—excluding
 the boring and cutting
 Tunnels and shafts—excluding
 the boring and cutting
 Twine and Cord Mfg.—(not
 cordage)
 Type body
 Typewriter Mfg.
 Typewriter Ribbon Mfg.
 Umbrella Mfg.—not a classification
 frames and shafts
 The manufacturing of umbrellas
 includes must be classified and
 listed in "Clothing"
 The manufacturing of umbrellas
 frames and shafts must be
 classified and listed in "Clothing"
 Goods Mfg.—not otherwise
 classified
 Umbrellas
 Umbrellas—covered
 Umbrellas—without
 Umbrellas—without
 The classification of umbrellas
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 Umbrella Mfg.—not a classification
 Umbrella Mfg.—not a classification

Classification

No. Comp. P.L. Teams' Auto.

| | | | | | |
|--|-------------|-----------|-----------|----------|----------|
| Vacant Land | 9201 | — | YA | — | — |
| This classification shall apply to property within city limits; risks involving suburban development may be referred to the Home Office for individual rate. | | | | | |
| Vacuum Cleaner Mfg. | 3563 | BQ | ZB | R | 5 |
| ‡ Vacuum Cleaning Systems—installation | 5185 | CD | ZG | R | 5 |
| ‡ Vacuum Cleaning by means of portable air suction cleaning machines. Payroll for "Comp." coverage to include drivers and drivers' helpers, also chauffeurs and chauffeurs' helpers | 9010 | CG | ZM | R | 5 |
| Valve Mfg. | 3634 | BQ | ZB | R | 5 |
| Varnish Mfg. | 4561 | BQ | ZA | R | 5 |
| ‡ Vaults—fire and burglar proof—construction and installation | 5065 | DK | ZM | P | 5 |
| ‡ Vaults—prison vaults and cells—erection | 5060 | DK | ZM | P | 5 |
| Veneer Mfg. | 2714 | DD | ZC | R | 5 |
| Veneer Package Mfg.—no barrel mfg. (no veneer mfg.) | 2908 | CG | ZA | R | 5 |
| Veneer Seat Mfg. (no veneer mfg.) | 2909 | CG | ZA | R | 5 |
| Ventilator Mfg. | 3073 | CD | ZB | R | 5 |

VESSELS

For vessel coverage when more than one state is involved, the compensation policy may be issued and endorsed for additional states and a rate charged on the entire payroll which shall not be less than the highest compensation rate for any state covered.

See Division of Payroll Rules, pages 7 to 11 inclusive.

The first part of the document is a list of names and addresses. The names are listed in the first column, and the addresses are listed in the second column. The names are: John Doe, Jane Smith, and Bob Johnson. The addresses are: 123 Main St, 456 Elm St, and 789 Oak St.

The second part of the document is a list of names and addresses. The names are listed in the first column, and the addresses are listed in the second column. The names are: John Doe, Jane Smith, and Bob Johnson. The addresses are: 123 Main St, 456 Elm St, and 789 Oak St.

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VESSELS—(Continued.)

Minimum Premiums—Comp.

A minimum premium of \$100.00 shall be charged for each vessel except as otherwise noted :

Barges and Lighters, \$15. per vessel.

Boat Livery—sail or power boats, \$25. per vessel.

Canal Boats and Scows, \$15. per vessel.

Ferries, \$50. per vessel.

Fishing Vessels—pound fishing only, \$50. per policy.

Fishing Vessels — motorboats and tugs only, \$50. per vessel (seagoing and not seagoing.)

Fisheries—river only, \$25. per policy.



Classification

No. Comp. P.L. Teams' Auto.

Inland Lake Vessels, \$25. per vessel.

Oystermen, \$50. per policy.

Supply Boats, \$50. per vessel.

Yachts, \$50. per vessel.

Minimum Premiums—P. L.

The minimum premium for Public Liability shall be \$5.00 per vessel.

Vessel rates include the collision hazard, but exclude the passenger hazard. If coverage for passenger hazard is desired, refer to Home Office.

Barges and Lighters—Contingent Risk (the assured not furnishing any of the employees operating such vessels and having no operating control over same) minimum charge, \$12.50 per vessel per annum, excluding the passenger hazard.

Barges and Lighters—not otherwise classified—operation.

7060 DD ZL R 5

Barges and Lighters—ocean going or Great Lakes—operation

7061 DG ZL R 5

Boat Livery, sail or power boats, limited to boats under 15 tons, including laying up of boats and putting in commission, used for fishing and pleasure purposes. . .

7063 CZ (a) R 5 ★

Vessels of 15 tons and over should be written at regular rates for steamers and sailing vessels.

Canal Boats and Scows—operation Ferries

7065 DD ZL R 5

7006 CZ (a) R 5

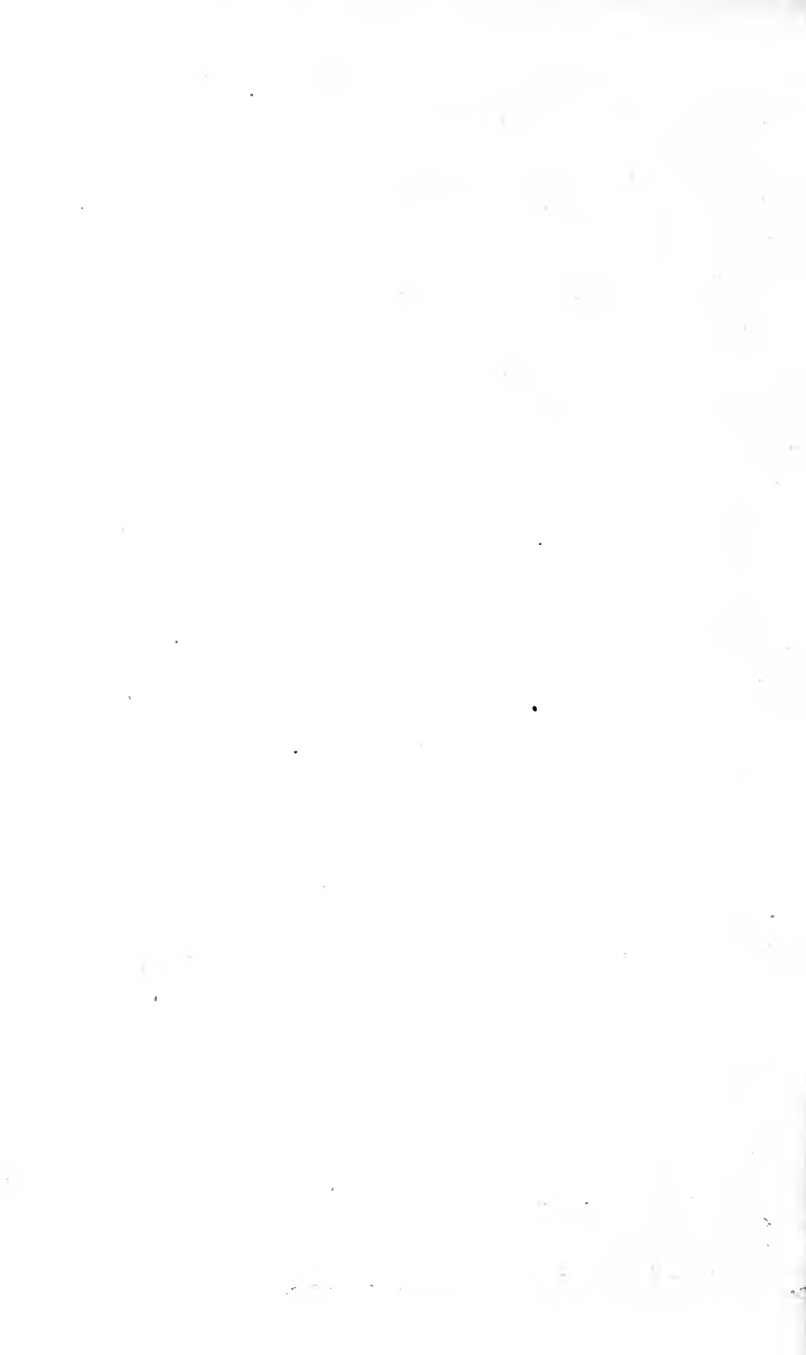
Fisheries—river only, including work on floats and on shore including, if any, curing and packing fish and repairing nets and boats.

7071 CQ ZD R 5

Fishing Vessels — not otherwise classified

7072 EG ZG R 5

Premium Computation Basis—a fixed sum of \$600.00 shall represent the annual remuneration of each employee on the vessel.



| Classification | No. | Comp. | P.L. | Teams' | Auto. |
|--|------|-------|------|--------|-------|
| Fishing Vessels — pound fishing only, including work on shore of packing, curing and shipping fish, and repairing nets and boats | 7066 | DG | ZG | R | 5 |
| Fishing Vessels—motorboats and tugs only — not seagoing — engaged in net fishing and lobster hauling | 7067 | DO | ZG | R | 5 |
| Fishing Vessels — motorboats and tugs only—seagoing—engaged in net fishing and lobster hauling | 7068 | DO | ZG | R | 5 |
| Great Lakes Sailing Vessels | 7041 | DX | ZL | R | 5 |
| Great Lakes Steamers | 7000 | DO | ZJ | R | 5 |
| Great Lakes Tugboats..... | 7001 | DO | ZJ | R | 5 |
| Inland Lake Vessels — excluding vessels on the Great Lakes..... | 7007 | DG | ZJ | R | 5 |
| Ocean and Coastwise Sailing Vessels..... | 7042 | DS | ZM | R | 5 |
| Ocean and Coastwise Steamers... | 7004 | DG | ZJ | R | 5 |
| Ocean and Coastwise Tugboats... | 7005 | DG | ZL | R | 5 |
| Oystermen—planting and harvesting, and operation of boats. Payroll to include entire remuneration of all employees..... | 7073 | CZ | ZG | R | 5 |
| Oystermen — sorting, shucking, washing, packing (shore and dock work only) (not available for division of payroll in canneries) | 2114 | BL | ZB | R | 5 |
| River and Sound Steamers..... | 7003 | DG | ZL | R | 5 |
| River and Sound Tugboats..... | 7008 | DG | ZL | R | 5 |
| Supply Boats—supplying water or gasoline for shipping..... | 7002 | DG | ZL | R | 5 |
| Yachts — private (either sail or power) | 7059 | DD | ZI | R | 5 |
| Vinegar Mfg..... | 2140 | GE | ZA | R | 5 |
| Viscoid Mfg..... | 4442 | DV | ZD | R | 5 |
| Vitriol Mfg..... | 4513 | CT | ZB | R | 5 |
| Voting Machine Mfg..... | 3562 | BQ | ZB | R | 5 |

See Division of Payroll Rules, pages 7 to 11 inclusive.

| Classification | No. | Comp. | P.L. | Teams' | Auto. |
|---|------|-------|------|--------|-------|
| Vulcanized Rubber Mfg.—(not available for division of payroll)..... | 4430 | GG | Z | R | 5 |
| Wadding and Waste Mfg..... | 2210 | DK | ZA | R | 5 ★ |
| Wagon Mfg..... | 3868 | CJ | ZA | R | 5 |
| Wall Board—installation (no plaster board)..... | 5444 | BX | ZJ | R | 5 |
| Wall Paper Mfg.—designing, printing and finishing—no paper making | 4301 | BL | ZA | R | 5 |
| Warehousing—general merchandise (not otherwise classified)..... | 8292 | GR | ZG | P | 3 |
| Washboard Mfg..... | 2846 | GM | ZA | R | 5 |
| Washing Machine and Clothes Wringer Mfg.—(for household use) (not otherwise classified)..... | 2853 | GM | ZA | R | 5 |
| Washing Machine and Clothes Wringer Mfg.(for household use)—metal..... | 3637 | GB | ZA | R | 5 |
| Watch Case Mfg..... | 3380 | BR | ZA | R | 5 |
| Watch Mfg..... | 3385 | BA | ZA | R | 5 |
| Water Meter Mfg..... | 3579 | BW | ZA | R | 5 |
| Water Tower Mfg.—shop only..... | 3623 | GT | ZC | R | 5 |
| Water Wheel Mfg.—metal..... | 3524 | GM | ZB | R | 5 |
| ‡Waterproofing—cellars and foundations..... | 5467 | GK | ZG | R | 5 |
| Waterproofing Cloth—not rubber... | 2411 | BT | ZA | R | 5 |
| Waterproofing Cloth—rubber..... | 2410 | GD | ZA | R | 5 |
| ‡Waterproofing in or on structures by means of felt, paper, burlap, or pitch (no roofing and no subaqueous work) (not available for division of payroll)..... | 5466 | GK | ZG | R | 5 |
| ‡Waterworks—construction of pumping station, dams and reservoirs. | 6010 | DG | ZI | R | 5 |
| ‡Waterworks—erection of standpipes and water towers (no blasting) .. | 5043 | EG | ZM | P | 2 |
| ‡Waterworks—laying of mains and surface or house connections (no tunneling or blasting)..... | 6321 | GZ | ZP | P | 4/1 |

See Division of Payroll Rules, pages 7 to 11 inclusive.

Classification

No. Comp. P.L. Teams' Auto.

| | | | | | |
|---|------|----|----|---|-----|
| Waterworks — operation only (no construction work)..... | 7520 | BV | ZI | R | 4/1 |
| Wax Mfg.—not sealing wax..... | 4744 | BV | ZA | R | 5 |
| ‡Weather Strips—installation..... | 5434 | BX | ZG | R | 5 |
| Weather Strip Mfg.—metal..... | 3078 | BS | ZA | R | 5 |
| Weather Strip Mfg.—wood..... | 2822 | BV | ZA | R | 5 |
| Webbing Mfg.—elastic or non-elastic | 2380 | BA | Z | R | 5 |
| Weighers and Samplers of Merchandise, on vessels and docks and at railway stations and warehouses, including mending and repacking of damaged containers, if any—no operation of warehouses—no stevedoring..... | 8705 | CC | ZB | R | 5 |
| Weighers on Docks—when no stevedoring is done by assured..... | 8702 | AY | ZE | R | 5 |
| Wharf and Water Front Property: | | | | | |
| 1. Property owned but not occupied by the assured, being under lease to others..... | — | — | YG | — | —★ |
| 2. Property occupied by the assured for freight purposes exclusively..... | — | — | YK | — | —★ |
| 3. Property occupied by the assured for both freight and passenger purposes..... | — | — | YZ | — | —★ |
| Wheel Mfg.—metal—automobile... | 3803 | BR | ZB | R | 5 |
| Wheel Mfg.—wood..... | 3861 | CM | ZB | R | 5 |
| Wheelbarrow Mfg.—metal..... | 3062 | CQ | ZB | R | 5 |
| Wheelbarrow Mfg.—wood..... | 2809 | CM | ZA | R | 5 |
| Whip Mfg..... | 4903 | AX | ZA | R | 5 |
| Whiting Mfg..... | 4560 | CM | ZA | R | 5 |
| Wicking Mfg..... | 2381 | BA | Z | R | 5 |
| Willow Ware Mfg..... | 2905 | CB | ZA | R | 5 |
| ‡Windmills—erection..... | 5085 | DR | ZJ | R | 5 |

See Division of Payroll Rules, pages 7 to 11 inclusive.

| Classification | No. | Comp. | P.L. | Teams' | Auto. |
|--|------|-------|------|--------|-------|
| Windmill Mfg.—metal..... | 3523 | CJ | ZB | R | 5 |
| Windmill Mfg.—wood (shop only).. | 2808 | CM | ZA | R | 5 |
| ‡Window Cleaning..... | 9170 | DZ | ZL | R | 5 |
| Window Curtain Roller Mfg..... | 2847 | BR | ZA | R | 5 |
| ‡Window Frames (metal)—installa-
tion..... | 5104 | CT | ZJ | R | 5 |
| ‡Window Opening Devices—installa-
tion..... | 5141 | BX | ZG | R | 5 |
| ‡Window Screens—installation.... | 5442 | BX | ZG | R | 5 |
| Window Shade Mfg.—making and
mounting (assembling only, not
manufacturing cloth or roller).... | 2852 | BF | ZA | R | 5 |
| Wine Mfg..... | 2142 | BF | ZA | P | 5 |
| Wire Cloth Mfg.—no wire drawing. | 3255 | BX | ZA | R | 5 |

| Classification | No. | Comp. | P.L. | Teams | Auto. |
|--|------|-------|------|-------|-------|
| Wire Drawing | 3241 | CZ | ZB | R | 5 |
| Wire Fence Mfg.—no wire drawing. | 3256 | CF | ZB | R | 5 |
| Wire Goods Mfg.—no wire drawing
(not otherwise classified) .. | 3257 | BX | ZB | R | 5 |
| Wire Insulation—no wire drawing. | 4470 | CR | ZA | R | 5 |
| Wire Mfg.—piano—no wire drawing..... | 3253 | BX | ZA | R | 5 |
| Wire Mfg.—picture—no wire drawing..... | 3254 | BX | ZA | R | 5 |
| Wire Nail Mfg..... | 3152 | BS | ZA | R | 5 |
| Wire Rope Mfg..... | 3240 | CZ | ZB | R | 5 |
| Wire Work—interior erection only,
excluding ornamental brass, bronze
or iron work..... | 5110 | CC | ZG | R | 5 |
| Wood Heel Mfg..... | 2793 | CH | ZA | R | 5 |
| Wood Preservative Mfg.—not other-
wise classified | 4526 | CH | ZB | R | 5 |
| Wood Preserving and Fireproofing.. | 2960 | CX | ZD | R | 5 |
| Wood Turning..... | 2786 | CM | ZA | R | 5 |
| Wood Yards—handling wood exclu-
sively (commercial yards only—
no mill hazard)..... | 8206 | CJ | ZG | RB | 5 |
| Woodenware Mfg.—not otherwise
classified..... | 2841 | CM | ZA | R | 5 |
| Wool Combing | 2260 | CJ | ZA | R | 5 |
| Wool Extract Mfg.—lanolin..... | 4664 | BX | ZA | R | 5 |
| Wool Separating — chemical sep-
aration of wool from cotton..... | 2269 | DK | ZA | R | 5 |
| Wool Merchants—including ware-
house | 8103 | BD | ZD | R | 5 |
| Wool Pulling..... | 2264 | BX | ZB | R | 5 |
| Wool Scouring—(not available for
division of payroll) | 2263 | BX | ZB | R | 5 |
| Wool Spinning and Weaving—exclud-
ing shoddy mfg..... | 2286 | BG | Z | R | 5 |
| Wrecking—marine (including sal-
vage operations) (no blasting).... | 6890 | DS | ZJ | R | 5 |
| Wrecking—not marine (no blasting) | 5701 | EG | ZT | R | 5 |
| Writing Paper Mfg..... | 4232 | CB | ZB | R | 5 |

See Division of Payroll Rules, pages 7 to 11 inclusive.

| Classification | No. | Comp. | P.L. | Teams' | Auto. |
|----------------------------|------|-------|------|--------|-------|
| Wrought Iron Pipe Mfg..... | 3020 | CZ | ZB | R | 5 |
| Yacht Clubs..... | 9067 | BH | YD | R | 5 |

For Public Liability for cottages attached see rule, page 30.

Public Liability for gymnasium, \$10.00 additional; for swimming tank, \$5.00 additional; for bowling alleys, \$5.00 additional per alley; for each dock or float used in lieu thereof, owned or controlled by the club, \$5.00 additional. If club maintains separate bath-houses, \$5.00 additional, regardless of number. If policy is to cover Public Liability of club on account of use of club launches, charge \$25.00 additional per launch.

| | | | | | |
|---|------|----|----|---|---|
| Yarn Finishing—including dyeing, no manufacturing of yarn (not available for division of payroll) . | 2416 | BT | ZA | R | 5 |
|---|------|----|----|---|---|

| | | | | | |
|--|------|----|---|---|---|
| Yarn Mfg. — (not available for division of payroll)..... | 2220 | BO | Z | R | 5 |
|--|------|----|---|---|---|

| | | | | | |
|----------------------------|------|----|----|---|---|
| Yeast Mfg.—no can mfg..... | 4501 | BL | ZA | R | 5 |
|----------------------------|------|----|----|---|---|

Y.M.C.A. and Y.W.C.A. Institutions:

| | | | | | |
|--------------------------------|------|----|--|--|--|
| Clerical Office Employees..... | 8810 | AE | | | |
|--------------------------------|------|----|--|--|--|

| | | | | | |
|-----------------------------|------|----|--|--|--|
| Teachers and Preachers..... | 8866 | AE | | | |
|-----------------------------|------|----|--|--|--|

| | | | | | |
|--------------------------|------|----|----|---|---|
| All other employees..... | 9062 | BH | YD | R | 5 |
|--------------------------|------|----|----|---|---|

Public Liability for gymnasium, \$10.00 additional; for swimming tank, \$5.00 additional; for bowling alleys, \$5.00 additional per alley.

Public Liability rate excludes hazards of manual training schools and automobile schools. If manual training schools or automobile schools are connected therewith, for Public Liability.....

| | | | | | |
|---------------------|------|----|----|---|---|
| Zinc-Oxide Mfg..... | 4562 | GM | ZB | R | 5 |
|---------------------|------|----|----|---|---|

| | | | | | |
|--------------------|------|----|----|---|---|
| Zinc Smelting..... | 1435 | CH | ZC | R | 5 |
|--------------------|------|----|----|---|---|

(a)

See Division of Payroll Rules, pages 7 to 11 inclusive.

RETURN
TO →

LOAN PERIOD

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April 25

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AUTO. DISC.

DEC 06 1988

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